Dictation Studies

SENN PITMAN PHONOGRAPHY.

Mar. 15, 1912. George Milford,
6141 Elizabeth
St. Louis, M

DICTATION STUDIES

A MANUAL OF BUSINESS CORRESPONDENCE DESIGNED ESPECIALLY AS A TEXT-BOOK FOR ADVANCED WORK IN SHORTHAND DEPARTMENTS OF SCHOOLS AND COLLEGES

CONTAINING

Twelve pages of notes on Phrase Writing, including special phrases; also names of states, large cities, etc., and seven full pages to transcribe —exercises on Punctuation; over four hundred Letters selected from twenty-four different lines of business, and a list of Legal Forms. Every page is thoroughly illustrated in Benn Pitman Phonography, and shows the outlines for nearly fourteen hundred of the most difficult words.

BY

W. I. TINUS

AN ENTIRELY NEW METHOD OF PRESENTING VOCABULARY

PUBLISHED BY

J. A. LYONS & CO.

NEW YORK SAN FRANCISCO CHICAGO

COPYRIGHT, 1903,
BY
W. I. TINUS

CONTENTS.

PAGE.

Days of the week, months, seasons, etc..... 17
Introduction..... 3
Large cities in the United States..... 16
Phrasing..... 7
Preface..... 1
Proper Names and Numbers..... 18
Starters..... 19
States and Territories..... 14
Valuable Suggestions..... 20

BUSINESS LETTERS.

Advertising Correspondence.....138
Automobile Business.....196
Bicycle Business..... 44
Boots and Shoes..... 68
Canned Meat Products..... 98
Car Building Business.....192
Hardware and Market Supplies..... 30
Life Insurance Business.....130
Lumber Business..... 34
Lighting Fixtures..... 60
Loan and Investment Business.....148
Law and Legal Correspondence.....202
Musical Instruments and Accessories..... 50
Machinery and Tools.....102
Provision Stock Brokerage..... 74
Produce Commission Business..... 80
Printing and Publishing Business.....122
Railroad Correspondence.....172

Steel and Iron Business....156
Telephone Installation Correspondence....106
Wood, Coal and Salt.... 22
Wholesale Provision Business.... 88
Wholesale Millinery Business....110
Wholesale Paper Business....116

General Exercises, 29, 43, 49, 59, 97, 105, 114, 120, 137, 155, 171, 211
Transcription and Punctuation....73, 79, 101, 115, 121, 129, 147

LEGAL FORMS.

Bill to Foreclose a Mortgage....221
Decree....226
Demurrer....213
Declaration....215
Default Order....219
Declaration of Trust....220
General Release of all Demands....225
Mortgage Extension Agreement....217
Partnership Agreement....212

Dictionary of Illustrations....232
Latin and Miscellaneous Law Phrases....230

PREFACE.

The most critical period in the student's shorthand experience, and when he needs the most careful guidance and attention, in order that his progress may be substantial and reasonably rapid, is just after he has completed the principles of the system and is ready to apply his knowledge of these principles in the way of taking general dictation. It is with the object of placing in the hands of shorthand pupils such assistance as will be of the greatest benefit to them at this stage of their shorthand experience that this manual of dictation has been prepared. While the writer is well aware of the fact that there are at this time numerous publications on the market, presenting courses of dictation, some of which possess special merit (and only books carefully and thoroughly illustrated are of any real value in the hands of the student beginning dictation work), yet it is believed that this manual has advantages over all others, especially as to the method of presenting the illustrated outlines, which is entirely new, and that the course of dictation outlined will be very advantageous to any student who follows it.

In exact accordance with what the name of the manual implies, it is to be studied. The illustrations should be carefully practiced, and every line of matter should be written a sufficient number of times to make very clear each outline contained therein. As the ultimate object sought after in a course of this kind is to get the pupil to write as nearly correct as possible, keeping constantly

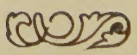
before him good illustrations will help greatly to accomplish this result.

All the matter presented is believed to be as practical as it is possible to get, a large per cent of it coming from some of the best and strictly up-to-date offices in the city of Chicago.

That this book may make the work of many dictation students pleasant and interesting, that it may make this part of their course mean more to them, and that it may lessen the labor of the teachers who have this important work in charge, is the earnest wish of the author.

W. I. T.

Chicago, February, 1903.



INTRODUCTION.

How and what to phrase while writing shorthand is a question of great importance, and one that should have special attention at the outset before the student starts on a course of dictation covering several hundreds of letters. To meet these requirements, the writer has prepared the lists shown on the first pages of this manual. There are many expressions, the individual words of which are never written separately, and again, it is very easy for the student of limited experience to join words (very often large words) that should not be joined, and which no practical stenographer would join. Therefore, it will be necessary for him to carefully study the phrases suggested, and to be guided by them in carrying the principle into general use.

The small list of special phrases will be found very useful, and should be carefully practiced, so as to be instantly written whenever heard.

The writer believes that all familiar proper names should be written in shorthand; that the student should be trained to write these outlines in shorthand when they occur in the dictation, just as easily as any other word. By careful and accurate vocalizing, a large per cent of all proper names may be written in shorthand. The same is true of the names of the states, cities, countries, etc. The student should not resort to longhand writing in order to make his page legible, except in cases of absolute necessity, and this generally applies to the spelling of certain proper names.

The method employed in this manual for presenting the illustrations differs materially from that used by any other author. It is believed to be the best; it is likewise the most expensive on

account of the great number of cuts necessary for proper illustration. However, expense has not been considered in the preparation of this manual. Experience has convinced the writer that the idea of having the required suggestions ever before the pupil is correct, and the entire volume has been prepared with this object in view regardless of cost or labor.

All words having difficult or technical outlines occurring in the letters printed on each two pages throughout the book, are given at the top of the left-hand page with the shorthand outline opposite each word. By employing this method, the pupil does not have to turn back to find an outline which he desires. It is there immediately before him. The number of the letter in which the word occurs also appears to the left of the printed word, thus enabling the pupil to locate the outline he is looking for, at a glance. No outline is repeated under the same set of letters. However, a few repetitions do occur in different sets of letters on words which, experience has taught the writer, the student is liable to write incorrectly, even though the correct outline has been suggested at some previous time.

No outlines of short, easy words or simple phrases are given in the regular list of illustrations. It is believed that the student who has mastered the system fairly well, as outlined in his text-book, will know these, and to continually repeat them in connection with the more difficult or technical outlines only tends to cause the student to lose interest in following the outlines suggested, for the reason that he only now and then finds a word which he does not thoroughly understand, and, finally, instead of carefully practicing and profiting by the illustrations given, puts down what he thinks to be correct, and passes on. Again, the student should understand he is expected to handle that part of the work correctly, without receiving assistance from any source other than his text-book, which he should faithfully continue to review until errors no longer appear in his notes and no hesitancy is experienced in the quick application of the principles.

The suggestion following the first set of letters, that the student divide all the words appearing in the list of illustrations, into syllables, etc., is one which will require special care, some little

patience and possibly an occasional glance into a dictionary. Nevertheless, it will prove a splendid exercise, and will prepare the way for saving time and avoiding errors when dividing words at the end of the typewritten line.

The miscellaneous exercises on letter-writing, punctuation, transcription and figuring appearing at the close of the different sets of letters, will give the student an excellent opportunity to test his ability along these various lines, remembering that none of this work is in any sense foreign to the duties of the stenographer; but, on the contrary, that every stenographer who is of real value to a concern may be called upon at any time to compose and write original letters, or do figuring accurately, as well as to write correctly the letters that have been dictated. Therefore, the student should endeavor to furnish the best possible result for each and every exercise given.

The work is carefully graded. The shortest and easiest letters are given first, and the more lengthy or difficult ones follow as the student advances. Throughout the first few sets of letters the illustrations contain all general words considered sufficiently difficult to be worthy of special attention, while later only such words as have particular reference to the subject, or characteristic of that particular business, are given.

Sufficient space and attention have been devoted to legal forms and general legal matter to familiarize the student with the language used in this line of work. In selecting these, special care has been exercised to give only such articles as are most frequently dictated to law stenographers

The words in all of the letters have been counted and the number placed at the close of each. This will be of considerable value in giving speed tests.

For various reasons the date line, name and address of all letters have been omitted. These may be supplied by the teacher when giving dictation, if desired.

The dictionary of illustrated words will be useful for looking up the outline of any word that has been given in the list of illustrations, not only while the student is taking the work of this manual, but at any future time as well.

All the shorthand illustrations used in this volume are photographic reproductions of the author's free-hand notes. From a point of technical accuracy, they are, of course, not to be compared with wax-engraved notes, but they are believed to be very practical for the student to imitate, and it should be his aim to write them as accurately as the copy.

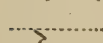
Acknowledgment and thanks are hereby extended to the many firms who have contributed letters from their every-day business correspondence and thereby made the production of a practical dictation book possible; to Mr. Lorenzo E. Dow, member of the Chicago Bar, for the legal work; to Miss Carrie May Emans, instructor in the advanced shorthand department of the Chicago Business College, for her valuable assistance in proofreading and general criticisms on the entire volume; and to all who have assisted in various ways in the preparation of the work.

PHRASING.

Throughout the principle of phrasing, there are certain words, or combinations, which are leaders, as it were, and to these may be joined various other words making a most facile outline. For instance, "you" as in, you will, you should be, you can, you could not, you are wrong, etc., or "I will" as in, I will be, I will have, I will have it, I will not, I will not be able to, etc., wherein the third, fourth or all subsequent words may be changed as often as occasion may demand. The following list is suggestive of a great variety of most practical phrases which may be written from these leaders, and in fact is the basis of nearly all practical phrasing:

About which

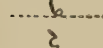
About the matter

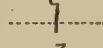

About that time

All such

All my

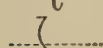
All this

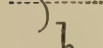

All we do

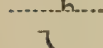

An advantage

An advance

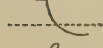
And think so

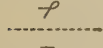

And do you


And have the


And for their

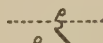
And is the


And with the


And will be

As to the

As to that

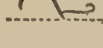

As he would be

As if

As such

At your

Be careful

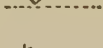

Before the

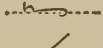
Before you go

Before you are ready

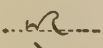
Better than

But you can


But you are


But you will not have it

By the


By that time

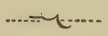
By them

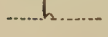
By which you may

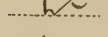
Can be

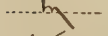
Can have

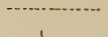
Could not be


Could not have it


Do you


Do you recommend


Do you remember


Did you recognize

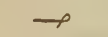
For the

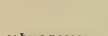
For such

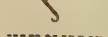
For their

From you

Give the


Give you


Give us the

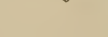

Had not been

Had not known

Has been done

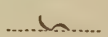
Have the

Have your


Have done

Have it sent

Have their

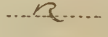

Have it made

He could not

He will be

He has been

He may be


He will not have it

He would be

How many such

How will you

How are they

I am

I am sure

I am sorry

I think

I think you will be

I fear you may

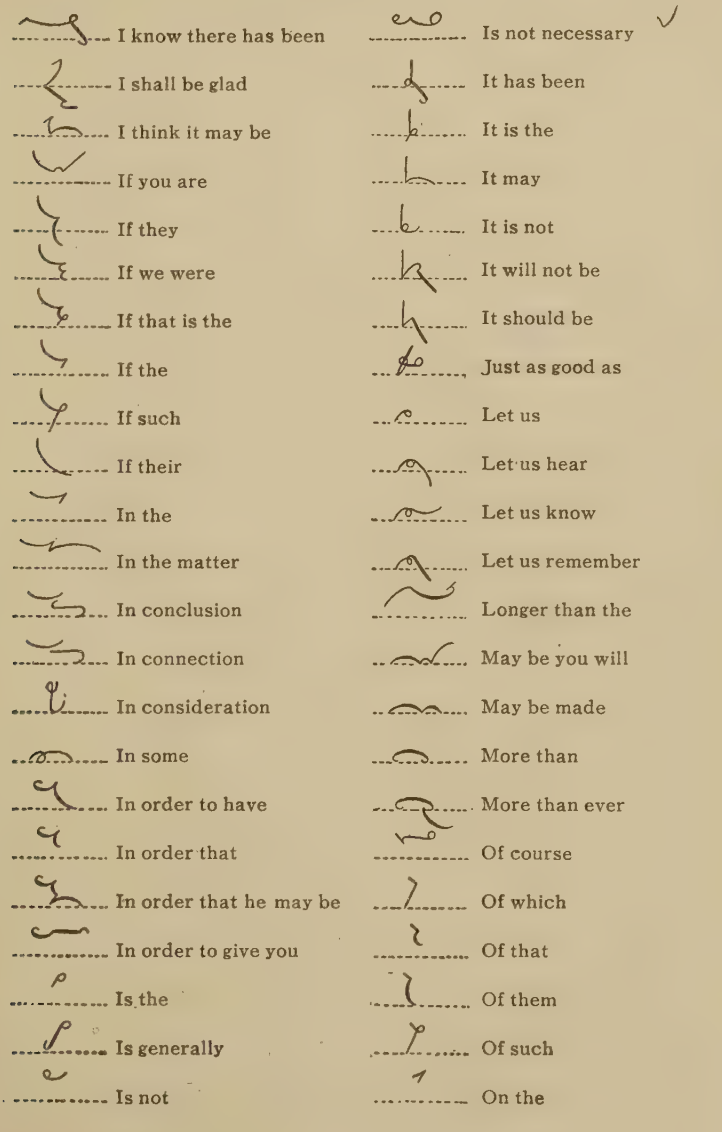
I did not know

I dare say

I do not understand

I have their

I hope you will have


I know there has been
I shall be glad
I think it may be
If you are
If they
If we were
If that is the
If the
If such
If their
In the
In the matter
In conclusion
In connection
In consideration
In some
In order to have
In order that
In order that he may be
In order to give you
Is the
Is generally
Is not
Is not necessary
It has been
It is the
It may
It is not
It will not be
It should be
Just as good as
Let us
Let us hear
Let us know
Let us remember
Longer than the
May be you will
May be made
More than
More than ever
Of course
Of which
Of that
Of them
Of such
On the

On that

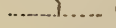
On which the

On the other

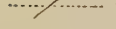
On that date

Rather than

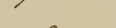
Rather than make

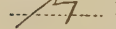

Rather than acknowledge

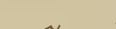
Should you

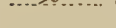

Should you have

Should you know


Should you be

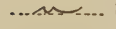

Should the


Should know


Should do

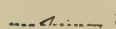
Should have it sent

Should not have been


Should have their own

Such as are

Such as may


Such have been

That is the

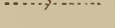
That which can be

There has been

There may be

To the

To have the

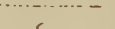

To which you will

We are aware

We did not know

We have their

We hope you will


We take pleasure

We shall be glad

What was said

When the

When this is the

Where it is

Where it has been

When it is done

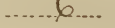
Which may not be

Which should be

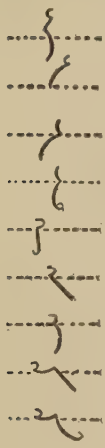
Will be found

Who may be

Who may be likely


With us

With this understanding


With which it was

With your

Without your

Without this

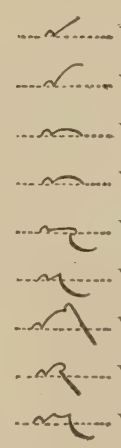
Would have done

Would be

Would say

Would not be

Would not have been


You are

You will

You may

You may be

You can have

You should have

You will probably

You will not be

You should not have

The following are some of the most useful and frequently recurring phrases, common to all business correspondence:

After that date

As soon as possible

As regularly as possible

As quickly as possible

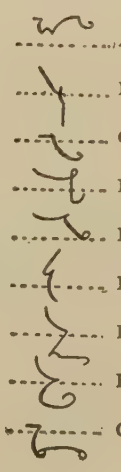
And we have been

And that you will favor us

And will be able to

As this is the

At the time


And that you will find

Before that time

Could have been

Entire satisfaction

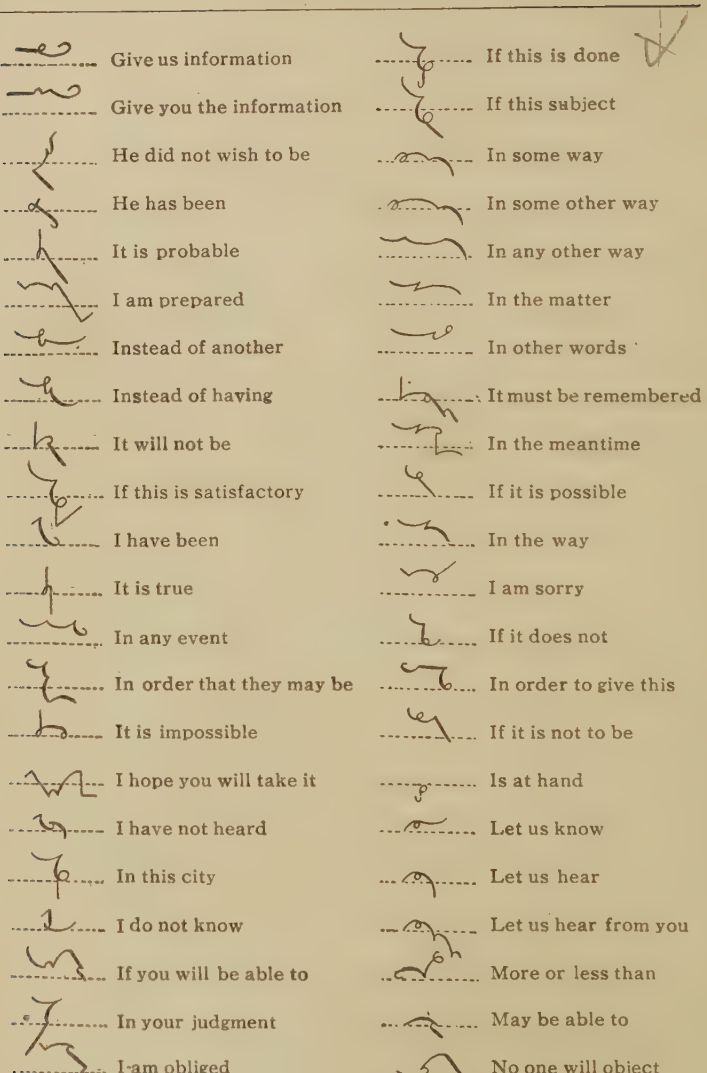
Enable us

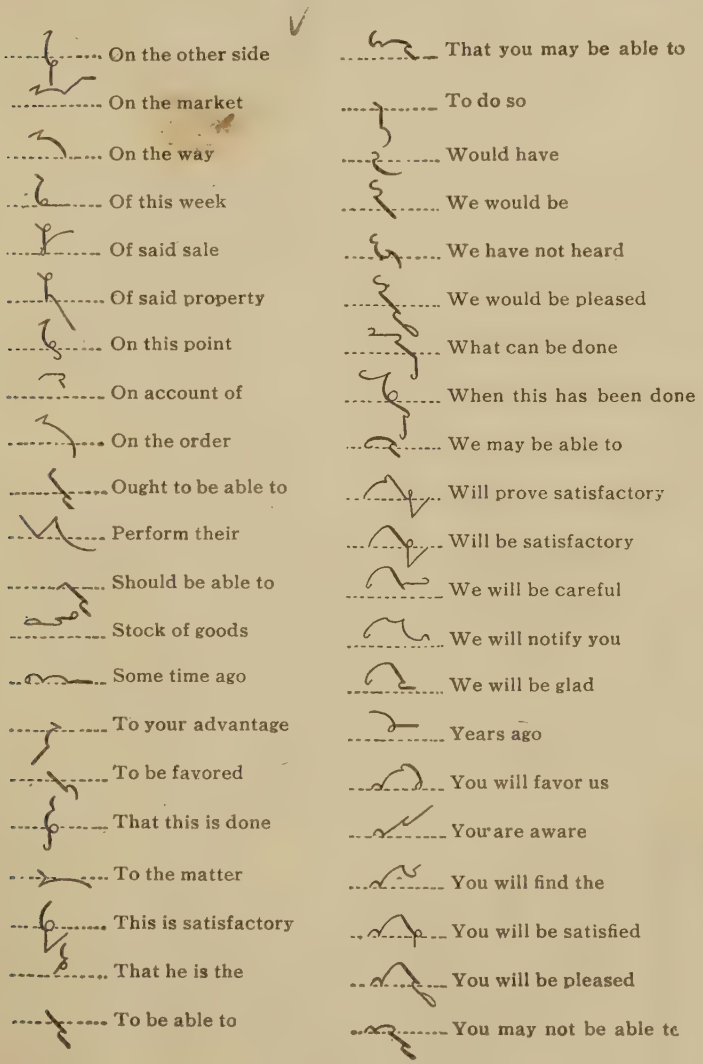
Each of them

For which you can

For your information

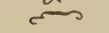
Get these matters


Give us information
Give you the information
He did not wish to be
He has been
It is probable
I am prepared
Instead of another
Instead of having
It will not be
If this is satisfactory
I have been
It is true
In any event
In order that they may be
It is impossible
I hope you will take it
I have not heard
In this city
I do not know
If you will be able to
In your judgment
I am obliged
In said city
If this is done
If this subject
In some way
In some other way
In any other way
In the matter
In other words
It must be remembered
In the meantime
If it is possible
In the way
I am sorry
If it does not
In order to give this
If it is not to be
Is at hand
Let us know
Let us hear
Let us hear from you
More or less than
May be able to
No one will object
No body else


On the other side
On the market
On the way
Of this week
Of said sale
Of said property
On this point
On account of
On the order
Ought to be able to
Perform their
Should be able to
Stock of goods
Some time ago
To your advantage
To be favored
That this is done
To the matter
This is satisfactory
That he is the
To be able to
That you may be able to
To do so
Would have
We would be
We have not heard
We would be pleased
What can be done
When this has been done
We may be able to
Will prove satisfactory
Will be satisfactory
We will be careful
We will notify you
We will be glad
Years ago
You will favor us
You are aware
You will find the
You will be satisfied
You will be pleased
You may not be able to

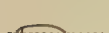
Special or contracted phrases, convenient for certain expressions which occur frequently in business correspondence.

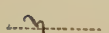
About the first of


According to agreement

According to law

As a matter of course

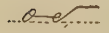

As a matter of fact


Board of Directors

Cross Examination

Call your attention to the fact

Direct Examination


First class work

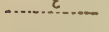
First National Bank

For the purpose of

In reference to the claim

In regard to the matter

In that way


In view of the fact

In the first place

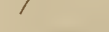
In the next place

It seems to me

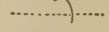
Latter part of the week

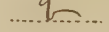
Latter part of next week

Many years ago


On the part of our

On the first day of May

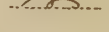

On the second day of August


On the first or second day

Re-direct Examination

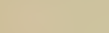
Second National Bank

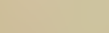
Third National Bank


Unless { I / you / we } can

We have not been able to

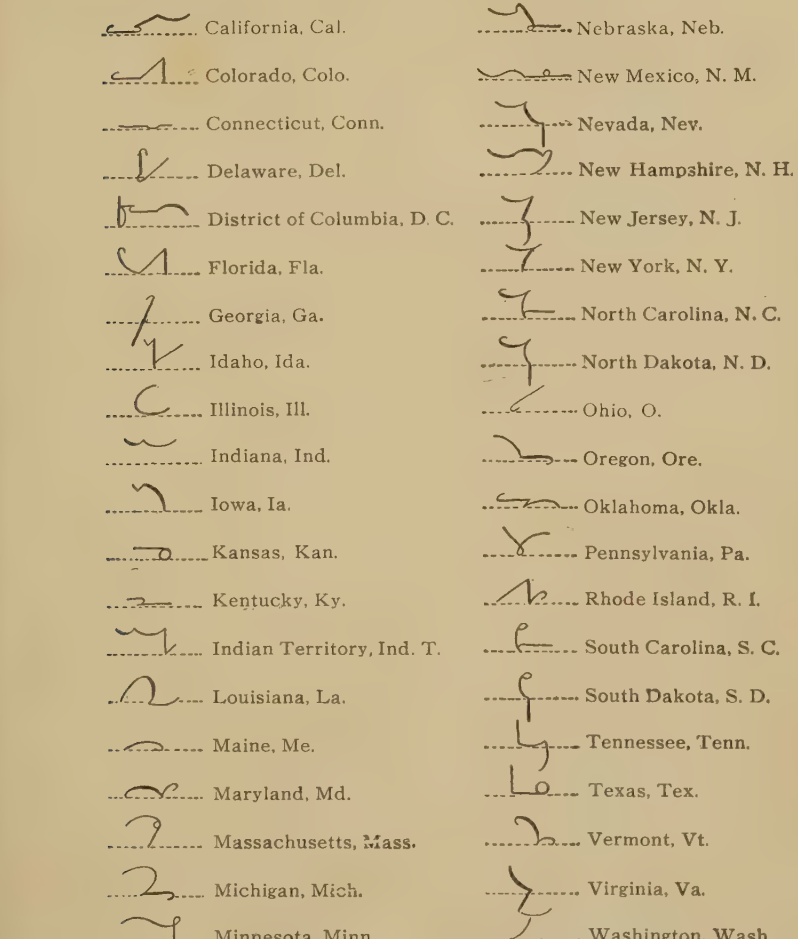
STATES AND TERRITORIES.


Alabama, Ala.

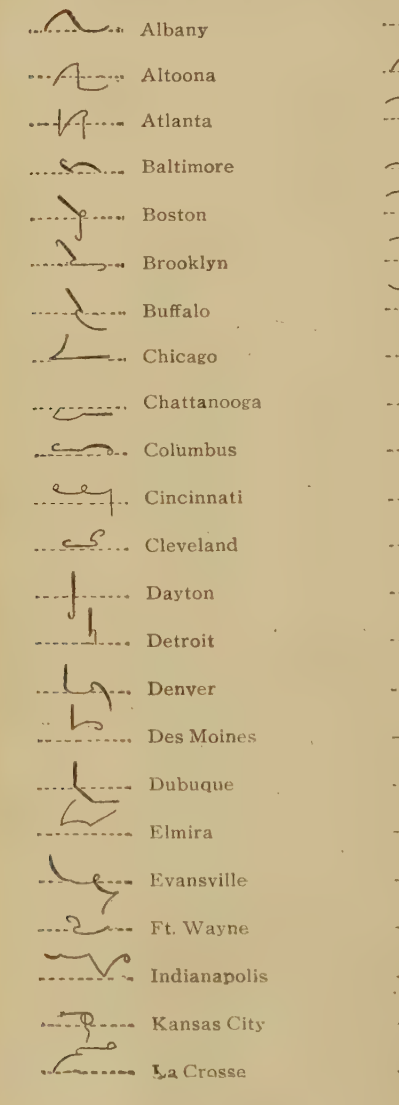

Arkansas, Ark.

Alaska

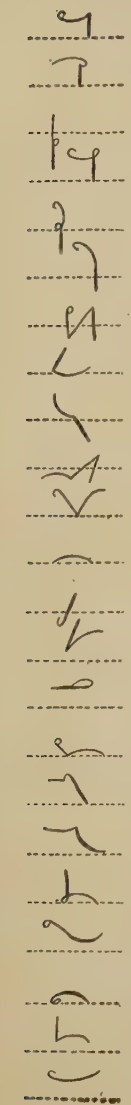
Arizona, Ariz.

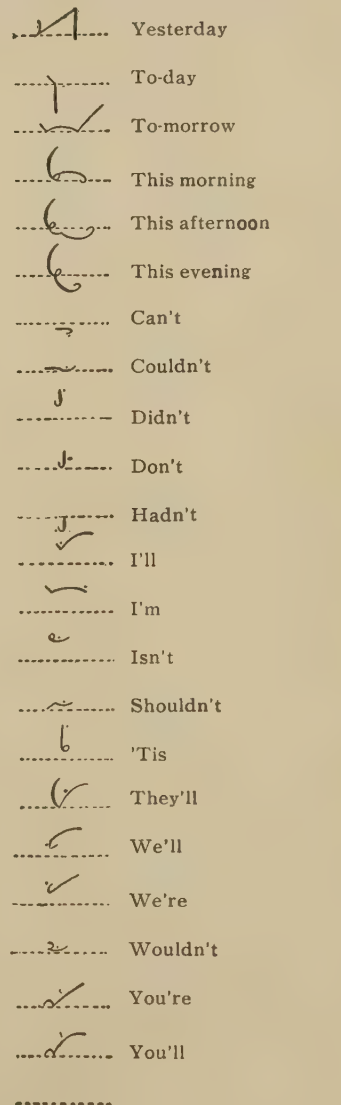

California, Cal.
Colorado, Colo.
Connecticut, Conn.
Delaware, Del.
District of Columbia, D. C.
Florida, Fla.
Georgia, Ga.
Idaho, Ida.
Illinois, Ill.
Indiana, Ind.
Iowa, Ia.
Kansas, Kan.
Kentucky, Ky.
Indian Territory, Ind. T.
Louisiana, La.
Maine, Me.
Maryland, Md.
Massachusetts, Mass.
Michigan, Mich.
Minnesota, Minn.
Mississippi, Miss.
Missouri, Mo.
Montana, Mont.
Nebraska, Neb.
New Mexico, N. M.
Nevada, Nev.
New Hampshire, N. H.
New Jersey, N. J.
New York, N. Y.
North Carolina, N. C.
North Dakota, N. D.
Ohio, O.
Oregon, Ore.
Oklahoma, Okla.
Pennsylvania, Pa.
Rhode Island, R. I.
South Carolina, S. C.
South Dakota, S. D.
Tennessee, Tenn.
Texas, Tex.
Vermont, Vt.
Virginia, Va.
Washington, Wash.
West Virginia, W. Va.
Wisconsin, Wis.
Utah.

LARGE CITIES IN THE UNITED STATES.



DAYS OF THE WEEK, MONTHS, SEASONS, ETC.

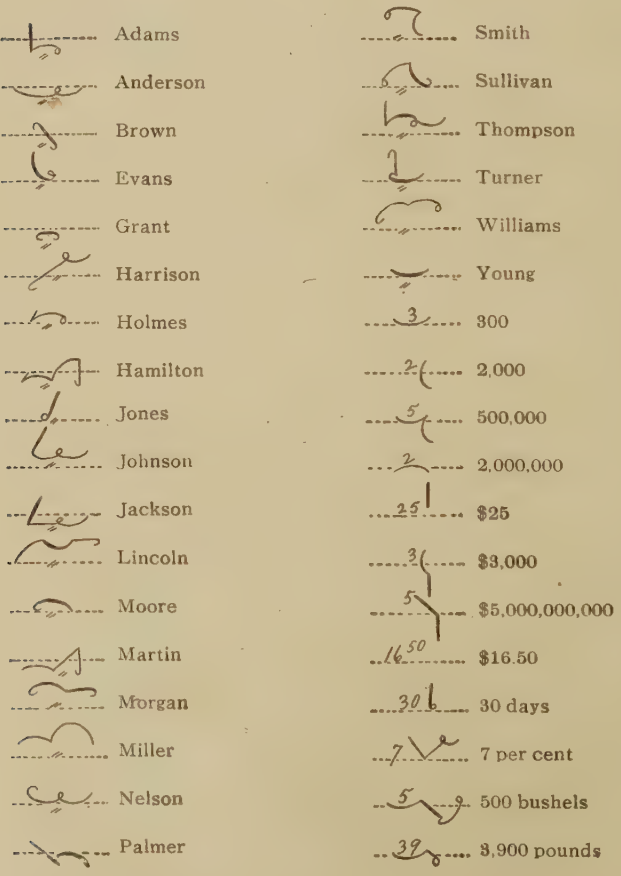




PROPER NAMES AND NUMBERS.

Write all familiar proper names in shorthand, inserting vowels when necessary. Write all unfamiliar names very carefully in longhand.

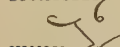
In writing large numbers and denominations, use shorthand expedients – they will be a great advantage and perfectly legible.



STARTERS.

Initial remarks, common to all business letters, should be put down very quickly and almost mechanically—with a whiz, as it were.

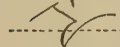
In reply to yours of the 2d


In reply to your letter of the 5th

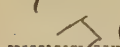
In reply to your letter of recent date

In reply to your esteemed favor of the 23d

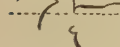
Replying to your letter of this morning.


Replying to your esteemed favor of yesterday P. M.

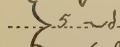
Replying to yours of this A. M.


Replying to your telegram just received

We have your letter of the 2d

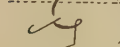

We have your favor of the 5th and note contents

We are in receipt of your letter of the 10th


We are in receipt of your esteemed favor of the 29th ult

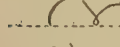
We are in receipt of your valued favor of the 22d inst

Your letter of the 24th is at hand


Your postal card of the 6th

Your esteemed favor of the 28th

Your valued favor of the 16th inst.


Your postal favor of the 28th ult. is received

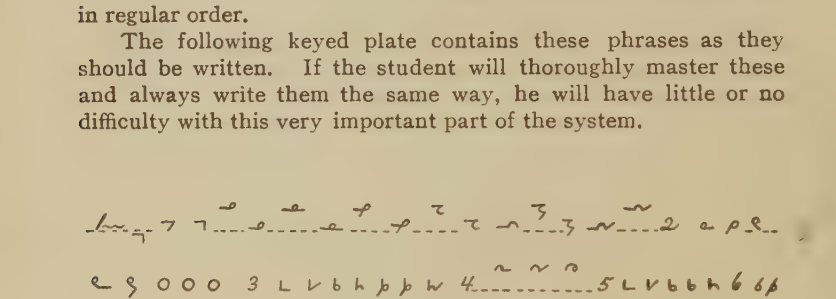
Your communication of the 2d

Your favor of the 12th to hand and noted

THE SMALL WORDS PHRASED.

The value of being able to write and read the small words with absolute certainty, can hardly be overestimated. This is especially true with reference to the phrases that should be written when two, three or more of these small words follow each other in regular order.

The following keyed plate contains these phrases as they should be written. If the student will thoroughly master these and always write them the same way, he will have little or no difficulty with this very important part of the system.



1. And-a, and-the, and-but, and-is, and-as, and-is-a, and-as-a, and-is-the, and-as-the, and-with, and-were, and-you, and-with-the, and-were-the, and-you-should, and-beyond-the. 2. As-a, as-the, as-to, as-to-a, as-to-the, as-is, as-has, as-his. 3. But-a, but-the, but-is, but-you, but-is-the, but-has-the, but-you-should. 4. Beyond-a, beyond-the, beyond-his. 5. Before-a, before-the, before-his, before-us, before-you. 6. He-has, he-has-the, he-is-the, he-should. 7. Has-a, has-the, has-as, has-his. 8. Is-a, is-the, is-of, is-all, is-as, is-his. 9. On-a, on-the, on-his, on-us. 10. Or-a, or-the, or-his, or-you, or-with. 11. Of-a, of-the, of-his, of-us. 12. Should-a, should-the, should-his, should-you, should-we. 13. To-a, to-the, to-you, to-his, to-us. 14. We-were, we-would. 15. Were-a, were-the, were-as. 16. With-a, with-the, with-his, with-us, with-what. 17. What-a, what-the, what-is, what-were, what-would, what-is-the. 18. Would-a, would-the, would-you. 19. Yet-a, yet-the. 20. You-a, you-the, you-and-I.

THE SHORTHAND STUDENT

should always write just as good notes as he can, as the habit thus acquired will prove of great value when writing under stress of great speed.

He should never make poor or scrawly notes just because he is familiar with the matter dictated, or because the dictation is slow, as this sort of thing will cause him to fail certainly under a severe strain of note-taking.

He should make it a point to review some portion of his shorthand system every day he is in school, and should not be satisfied unless he knows perfectly every word-sign and contraction contained in the lessons that have been assigned throughout the course.

He should always read everything he writes, and, if possible, write it out on the machine.

He should always read over his transcripts, and be certain they are correct; or, at any rate, that they read properly and convey the idea intended by the dictator.

Whenever manuscript of any kind (whether it appears to be of much value or not) is left in his possession to be copied, he should be very careful to see that no part of it is either lost or destroyed, and should always return the original copy together with his own work.

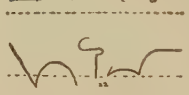
He should remember, whether in school or in the office, that the work he does is always looked upon as his best effort, and that his promotion will be governed according to the evidence.

WOOD, COAL AND SALT.

1 figure
edgings
mixed

2 hickory
timber
seasoned

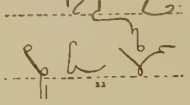
poplar
quantity
3 hemlock



4 specialty
split
throughly

guarantee
5 headquarters
genuine

substitute
telephone
postal card



1.

Dear Sir:

Should you be in the market for wood of any kind, please be kind enough to give us an opportunity to figure with you, as we have a very choice lot of wood that we can furnish you at very reasonable prices. It will pay you to see us before placing your order.

Can you take a sample car of 12 inch pine slabs and edgings mixed, at a very low price?

Yours truly,

(77 words)

2.

Dear Sir:

Replying to your letter of the 10th, we quote you dry cord wood as follows: Oak or Hickory, body wood, nearly all split timber, at $5.00 per cord; well seasoned Bass-wood or Poplar at $3.50 per cord, all f. o. b. cars Chicago. These prices will hold good during the present month. We can make prompt shipment of any quantity of wood you may desire.

Thanking you for the inquiry and hoping to be favored with your order, which shall have our best attention, we are,

Yours truly,

(95 words)

3.

Dear Sir:

Taking effect Oct. 15, and subject to change without notice, the price of our four-foot pine slabs and hemlock, delivered in two cord wagon-load lots, will be $5.75 per cord.

If you buy four-foot slabs in car-load lots, get our price before placing your order, as our four-foot pine wood is bone dry and free from bark.

Yours truly,

(66 words)

4.

Gentlemen:

Yours of the 26th is at hand. We make a specialty of furnishing wood, sawed and split, ready for use in stoves, and can sell to you f. o. b. cars at your station, at the following prices: Well seasoned Hickory or Oak wood, sawed in stove lengths and split, at $6.50 per cord; Poplar, thoroughly dry, cut last fall, in stove lengths, at $4.80 per cord.

We shall be pleased to receive your order for wood, and guarantee satisfaction in anything you get from our yards.

Thanking you in advance for any orders with which you may favor us, we are,

Yours truly,

(109 words)

5.

Dear Sir:

We take pleasure in advising you that we are now receiving a shipment of choice hard coal, and if you are to need any further supply, we shall be pleased to receive your order. Perhaps you will need soft lump, gas coke, or oil coke for your grate.

We are also headquarters for the genuine smokeless coal, which some people use as a substitute for hard coal.

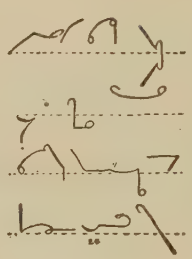
Please telephone, or we can have our agent call on you.

Enclosed find postal card for reply.

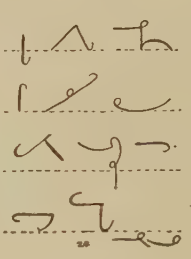
Yours very truly,

(89 words)

6 earnestly solicit patronage
handling
7 contracts winter's
celebrated Pocahontas acknowledged
domestic
8 indications probability



advance representative customer
delivery
10 reserve center
reliable anthracite beginning
11 crushed quotation acceptance



6.

Dear Sir:

Thinking that you might need more coal or wood before the winter season closes, we earnestly solicit your patronage.

We are now handling the Scranton coal, which we have found to be the best hard coal in the market. Knowing we can give you satisfaction in quality, quantity and price, we hope to hear from you soon. We are also headquarters for smokeless coal.

Thanking you for past favors, we remain,

Very truly yours,

(76 words)

7.

Dear Sir:

We are now making contracts for next winter's coal and should be pleased to have our salesman call on you with figures.

We handle nothing but the very best, and our celebrated Pocahontas smokeless coal cannot be surpassed. Our hard coal is acknowledged to be the very best domestic coal mined. We will guarantee to please you in quality and price. Do not place your order before getting figures from us.

Thanking you in advance, we remain,

Yours truly,

(81 words)

8.

Dear Sir:

You wished us to notify you when coal was at its lowest figure. The indications are such that we think it is at that point now, and in all probability it will advance from this time on at the rate of 10c per month.

If you wish our representative to call, please notify us on the enclosed postal card, and oblige,

Yours truly,

(66 words)

9.

Dear Sir:

A short time ago we wrote you a letter asking you if you were ready to place your order for your winter's supply of coal. Up to this time we have not heard from you, and as we have you on our books as a customer, we should like very much to continue doing business with you.

We have enclosed a postal card, on which please state whether or not you have placed your order. If you have not placed it, shall we have our representative call?

It may be that you cannot take your coal in until late in the fall; if so, please so state on postal, as perhaps we can make a price for future delivery.

Yours respectfully,

(123 words)

10.

Gentlemen:

We are now ready to quote contract prices on the celebrated C. C. & B. Pocahontas smokeless coal for steam purposes.

We have made especial efforts to have on hand at all times a large reserve stock, and as we are in the center of the West Side, we are in a position to reach all locations on very short notice.

We continue to handle the old reliable Scranton anthracite coal. The indications are that the price will advance 10 cents per ton each month, beginning May 1.

Upon request we shall be pleased to have our representative call.

Yours truly,

(103 words)

11.

Dear Sir:

On the 6th inst., in reply to your inquiry of the 5th, we quoted you Retsof Crushed Rock Ice Cream Salt in 200 lb bags, at $7.50 per ton, delivered at depot, Chicago, but have not as yet had your order.

Did you receive our quotation; and if so, can you not favor us?

The above price is still good for prompt acceptance, and we hope you can see your way clear to place an order with us for your requirements.

We should be pleased to hear from you.

Very truly yours,

(99 words)

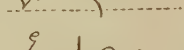
12 wired
salt
13 southern

supervision
foreman
barrels

returned
auditor
initials

granulated
transposed
straighten

switching
14 destination
15 superintendent



16 respective
rejecting

neglect
pardon

situation
curtail

12.

Gentlemen:

We have yours of the 13th, regarding your order No. 402, of April 28, for a car of Packer's Salt, asking us when we can ship. We at once wired the Works concerning this car and are just in receipt of their wire reply that the car will go forward immediately, which we take to mean to-day.

Trusting this will be satisfactory, we are,

Yours truly,

(69 words)

13.

Dear Sir:

Referring to your letter of the 5th inst., advising that papers in your claim No. 193301 were in the hands of Mr. Schindler, of the Detroit Southern Ry., Mr. Schindler advises that these papers were returned to you with Detroit Southern bill and in all probability the papers are now in the hands of your Auditor. You will please, therefore, look into the matter further and advise us with as little delay as possible of the numbers and initials of the cars that were cut out of this claim on account of switching having been paid.

Yours truly,

(92 words)

14.

Dear Sir:

We return your letter of the 15th inst., with letter of the M. I. & I. Line which has reference to our order No. 4010, covering shipment to Marengo, Ind. If you will refer to your order, you will see that the route given thereon does not provide for M. I. & I.

billing. This shipment should be delivered to the C. I. & L. Ry. to be forwarded on local billing. The through rate quoted from Michigan City to destination is correct.

Yours truly,

(95 words)

15.

Gentlemen:

We have your letter of the 30th ult., which was referred to our Superintendent, but he neglected to answer it until this morning. Please pardon the delay.

We find that the car was loaded under the supervision of two foremen, both of whom are positive that 75 barrels of Medium Grain and 25 barrels of Granulated Salt were put into it, but the fact that two makes of Medium Grain were loaded may have caused your men to think the grades were transposed.

If you will now kindly go to the trouble to give us the name of the manufacturer on the end of each barrel, we shall appreciate it very much, as it will enable us to straighten the matter out entirely and adjust it to your satisfaction.

Yours truly,

(135 words)

16.

Dear Sir:

We have yours of the 22d, and thank you for the orders for Pickle Salt contained therein, and will give the same our best attention. We shall acknowledge receipt of the respective orders and let the customers give us further shipping instructions.

We will get after those who have not ordered, as per your suggestion, and urge upon them the necessity of accepting or rejecting our proposition promptly, in order that we may arrange to have the Salt here when needed.

The strike situation is becoming serious and may curtail the receipts of salt.

Yours truly,

(99 words)

17.

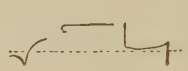
Dear Sir:

We shipped you to-day three cars of nut coal, on your order of the 18th; the balance is to follow in a few days. Thanking you, we remain,

Very truly,

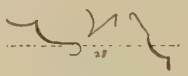
(33 words)

18 hardly
correct
tendered



19 dairy
consented
stored

navigation
assorted
provided



storage
capacity
20 overcharge

collect
21 retained
credited

withheld
expiration

18.

Gentlemen:

We have yours of the 24th, and note what you say about the difference in price. We hardly understand your complaint, as we charged you the correct price at the time of shipment, and our price to-day is $1.02 per barrel for Medium Grain Salt, as per card sent you last week.

Have you a card quoting a lower basis? If so, kindly send it to us that we may investigate.

We appreciate the business you have tendered us for many years and want to do all we can to have our relations pleasant. We do not make the market here, but receive instructions when a change takes place and post our customers promptly.

Yours truly,

(122 words)

19.

Gentlemen:

Referring to invoice No. 76561, covering 9 barrels of 28/10s Dairy Salt, which you recently kindly consented to accept, we are just advised by the party to whom the goods were shipped that they are unable now to return the goods on account of the fact that the Salt is stored where it would be almost impossible to get at it and that they will accept the shipment themselves. We are very sorry, indeed, that the matter has turned out just as it has, and again thank you for your trouble in the matter.

Navigation has practically closed, but we have not as yet had notice of any advance in prices and think you would make no mistake in placing your order for an assorted car, provided your storage capacity will allow you. We hope to be favored with your order.

Yours truly,

(152 words)

20.

Dear Sir:

We wrote you on February 18 and again on the 27th, asking for the paid freight bill for car of Salt shipped on our invoice No. 78558, but up to the present have had no reply. We explained that there was quite an overcharge in the amount collected by the railroad company, which we will be unable to recover without the original receipt. Our letters must have been delivered, as they bore our return card and they have not been returned to us.

Please do not compel us to repeat our request.

Yours truly,

(100 words)

21.

Gentlemen:

We herewith return Chicago Exchange for $36.93, tendered in payment of invoice No. 1593. We cannot allow your deduction for cash discount, as prices on salt are net, as you will find by referring to printed terms on the invoice.

We have retained the freight bill and credited your account with the amount paid.

You may, if you prefer, withhold your remittance until the expiration of the 30 days usually allowed; otherwise, kindly correct and return at your convenience, and oblige,

Yours truly,

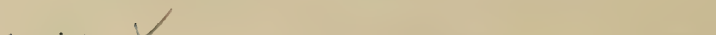
(92 words)

GENERAL EXERCISE.

Prepare a typewritten copy (writing the words in columns, double space) of all the words in the illustrated list, as shown at the top of the pages, dividing each word into syllables, separated by the hyphen. Be prepared to spell and pronounce correctly the entire list; also to write the correct shorthand outline opposite each word.

Treat each list throughout the book in the same manner.

HARDWARE AND MARKET SUPPLIES.



1.

Gentlemen:

We beg to advise you that we are to-day shipping the No. 109 Market Scales, which we were obliged to order from the factory and so could not send with the balance of your order of the 26th ult.

Trusting that this is satisfactory, we remain,

Yours respectfully,

(51 words)

2.

Gentlemen:

Replying to your telegram of even date, we would state that we ordered the furnace door and grate shipped direct from the factory and have received advice from the manufacturers that the goods have been shipped, so we presume you will receive them by the time this letter reaches you.

Regretting the delay, we are,

Yours truly,

(57 words)

3.

Dear Sir:

Referring to your recent order for one 30-lb Wagon Peddling Scale, we beg to advise that we sell very few of the 30-lb scales for peddling, and have none in stock at the present time, but could ship you the 20-lb Wagon Peddling Scale at once. If, however, you desire the 30-lb scale, we can ship it within a week or ten days. Please advise.

Yours truly,

(77 words)

4.

Gentlemen:

We are in receipt of your favor of the 17th inst., ordering 14 No. 1 galvanized lever handles. We are entirely out of the No. 1 galvanized, but expect to have some finished in about five or six days and will then give your order prompt attention.

Regarding your inquiry for door locks to be operated from either side of cold storage door, we would state we do not know exactly what you mean. We can furnish you with a lever latch and handle operated from both sides of the door, but if you mean a regular mortise or rim door lock, to be operated from either side of the door, we have nothing of the kind.

Yours truly,

(122 words)

5.

Dear Sir:

We beg to acknowledge the receipt of your order for one Old Reliable Standard Lard Press, No. 2, and the same will be shipped by freight to-day.

Regarding prices on butchers' coolers, we are mailing you under separate cover our illustrated catalogue, in the back of which you will find a description of our different styles of cooling rooms. If you will advise what size of cooler you desire, giving us the front, depth and height, also whether you want cooler finished in Georgia pine or paneled oak, we shall be pleased to quote you prices on the same.

Yours truly,

(104 words)

6.

Dear Sir:

Replying to your inquiry, we are pleased to quote you one of our special vertical two horse-power engines and boilers on combined bases at $111.80, net; 75 gallon steam jacket kettle at $42.50, net; 100 gallon steam jacket kettle at $55.00, net.

The engine is fitted with injector and all usual fittings. The boiler is tested at 150 lb tensile strength, and the outfit is first-class in every respect. It is warranted throughout.

Trusting that the low prices we have given you will enable you to favor us with your order, we remain,

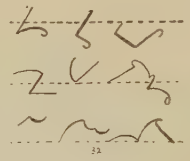
Yours truly,

(115 words)

7 champion
japanned
chadborn

magic
8 thorough
refrigerators

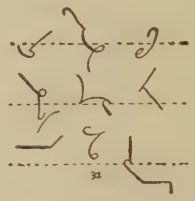
right-hand
left-hand
9 malleable



foundry
previously
assurance

positively
assembled
10 chopper

geared
windlass
11 duplicated



7.

Dear Sir:

Replying to yours of the 29th inst., we are pleased to quote you dried beef cutters as follows:

Champion, galvanized, at.....$7.50
Champion, japanned, at..... 6.00
Chadborn, at..... 6.00
Magic, at..... 4.50

Hoping to be favored with your order, we are,

Yours truly,

(53 words)

8.

Gentlemen:

After a thorough trial of the No. 87 off-set latches, we have found them absolutely worthless. We now have them on eight or ten different styles of refrigerators and shall be compelled to take them all off and replace them with other styles of latches.

In many cases they are broken, none of them work, and they have all cost us three times the price of the latches. We are entirely out of the right-hand latches, but have two or three dozen of the left-hand latches left, and request the privilege of returning them, as we shall make no further attempt to use them.

Yours truly,

(110 words)

9.

Gentlemen:

Replying to yours of the 14th inst., we regret to advise you that we have just been informed by the Malleable Iron Foundry that they cannot supply us with castings for the Koeber Corn Beef Presses until the 10th of August.

They have previously made us several promises and have broken them all, so we have no assurance that this promise will be fulfilled, although they state positively that they will supply the castings by that date.

If we receive the castings they can be assembled so as to make shipment to you on or about Aug. 15. You can make this explanation to your customers, and, if satisfactory, we can ship your orders as soon as the presses are finished, or you can advise.

Yours truly,

(128 words)

10.

Dear Sir:

Replying to your postal of the 23d inst., we are pleased to quote you:

No. 22 Enterprise Chopper and Double Geared Attachment complete at.....$10.50
No. 32 Enterprise Chopper and Double Geared Attachment complete at..... 13.50
No. 1 Champion Windlass..... 7.00

Hoping to be favored with your order, we remain,

Yours truly,

(66 words)

11.

Gentlemen:

We are in receipt of your letter of the 7th inst., also refrigerator latch, which you wish duplicated. We would state that we have no latch like this in stock and have tried to obtain the same elsewhere, but without success.

If our Conroy Refrigerator Latch, which is similar to the latch you sent, will answer your purposes, we can send it.

Yours truly,

(65 words)

12.

Gentlemen:

We beg to acknowledge the receipt of your order of the 11th inst. for Horse Radish Grater, which will go forward by freight just as soon as the strike here is over and freight opened up.

We do not carry sealing wax in stock and will not be in the market for horse radish until later in the season.

Thanking you for your order, we remain,

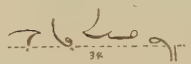
Yours truly,

(69 words)

LUMBER BUSINESS.

1 stuff
shiplap
2 lumber
pine

moulding
fencing
3 shingles
started



deficiency
boards
strips
glazed

sash
5 mixed
star

1.

Dear Sir:

Your order for the piece stuff has been received. We shall fill and ship the same at once. We are unable to fill the orders that you took at Whitewater, as the price on both siding and shiplap has gone up since you left. We shall have the new price-lists out in a week or such a matter.

Wishing you a good trade, we are,

Yours very truly,

(74 words)

2.

Gentlemen:

Please fill and ship at once the following bill to the Eastman Lumber Co., at Plattville, Wis., namely:

200 feet 8 inch A and Clear 18 feet long.
300 feet 10 inch B stock 16 feet long.
500 feet 4 inch C Stock 16 feet long.
1,000 feet 2 inch O. G. Pine Moulding.

The remainder of the car you will fill with No. 1 Fencing, 16 feet long.

Yours truly,

(81 words)

3.

Dear Sir:

We have your favor of the 10th inst. and note its contents. We found that there was too much of the piece stuff, drop siding, and shingles for one car, and thought there would be sufficient for two small cars; we therefore loaded the first car, which you say you received. The second one was started yesterday, and after we got all of the balance of the piece stuff, shingles, etc., into it, we found that it was not within 6,000 lbs. of being up to full weight, and we took the liberty of putting in enough cull boards to make up the deficiency, and to help you out until we can get the full car of cull boards off. We know that they are very nice boards and that you will be pleased with them.

We also put in this car the parting strips, and cove, and some empty bags. The glazed sash were not quite ready, but will be shipped by local freight to-morrow. There would be nothing saved by putting them into the car, as all the railroad companies now insist on charging the full local rate of freight on glazed sash, if put into a car with lumber.

Very respectfully yours,

(210 words)

4.

Dear Sir:

We write to-day to inform you that the order for two cars of lumber which you sold Browning, Haines & Co., of Nashota, Wis., will not be shipped until the first of next week, as we desire to give them the new doors and sashes; also that the patent mouldings and casings can be better supplied from our new stock. If you think it would be well to write them concerning this, let us know by return mail.

All other orders will receive as prompt attention as is possible.

Very truly,

93 words)

5.

Gentlemen:

February 18, last year, we shipped you C. B. & Q. car 41358 containing:

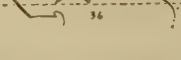
30,000 No. 2 Mixed Lath.
60,000 Star A Star Pine Shingles.
60,000 No. 1 Pine Shingles.

original
appreciated
6 cedar

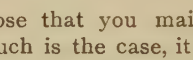
originated
authorized
investigate

consigned
reconsign
instructions

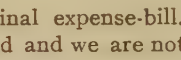
proportion
minimum



convenience
occurred
7 material



8 Blackford
hemlock
9 flooring



We suppose that you mailed us the original expense-bill. However, if such is the case, it has been mislaid and we are not now in possession of it. We would thank you to promptly procure for us from your local agent either the original expense-bill or a duplicate copy covering this car.

Your prompt attention will be very much appreciated.

Yours truly,

(106 words)

6.

Dear Sir:

We hand you herewith N. P. Ry. bill of lading covering car 13311, loaded with red cedar shingles, consigned to the Edward Hines Lumber Co., at Chicago, Ill.

Please reconsign this car as per instructions on the face of bill of lading to

Espenlaub & Johann,
Evansville, Ind.

via the C. G. W. Ry. Co. from Minnesota Transfer c/o C. & E. I. Ry. at Chicago.

Please give this matter your prompt attention, acknowledge receipt of bill of lading, and at your earliest possible convenience advise us of the numbers of any transfers which may have occurred.

Yours very truly,

(107 words)

7.

Dear Sir:

We beg to hand you herewith our claim 11695 which was originally entered against the P. C. C. & St. L. Ry. Co.

You will note this material originated on your line at Marinette, and the P. C. C. & St. L. advise us that they accepted your weights and that they will not make any reduction unless authorized by you.

Kindly give this matter your prompt attention, investigate the weight question promptly and return all papers to Mr. Randall, or to this office, with your authority for the proportion of the C. M. & St. P.

You will note this car contained 58,000 No. 2 White Pine Lath. This material should not weigh to exceed 29,000 lbs., as the material was cut during the months of August and September, the year previous. However, we have corrected our claim to a basis of 30,000 lbs. minimum, which will allow to exceed 1,000 lbs. to cover weather conditions and any possible track scale variance.

Please give this claim your prompt attention, acknowledge receipt, favor us with your company's reference number, and in the meantime hurry the same through for early settlement.

Yours very truly,

(204 words)

8.

Gentlemen:

Please quote us, delivered at Montpelier, Blackford Co., Indiana, on:

¼ car 2x6x20 No. 1 hemlock rough.
¼ car 2x6x14 No. 1 hemlock rough.
½ car 2x8x16 No. 1 hemlock rough.

Please state how soon you could make shipment.

Respectfully,

(56 words)

9.

Dear Sir:

If you can use a car-load or so of 4-inch No. 1 Com. Y. P. Flooring or 4-inch B. Flooring, I can quote you the same at $16.00 and $18.00 delivered. This is good stock and I am satisfied that you will be pleased with it. I can also give you a car-load of 4-inch No. 2 at $19.50.

I can also quote you on maple flooring as follows:

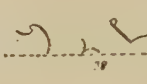
3 inch 1st and 2d Clear, $29.00.
3 inch No. 1 Com., $24.00.

This is very fine stock and I know it is all right

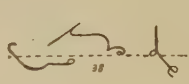
Respectfully,

(133 words)

11 endeavor
12 estimate submitted



planks
requirements
13 disposition



10.

Gentlemen:

Please quote me on the following, delivered at Grand Rapids, Wis.:

87 pcs, 2x12x26 No. 1 Norway D.1S.&E.
48 pcs. 2x12x24 No. 1 Norway D.1S.&E.
65 pcs. 2x12x22 No. 1 Norway D.1S.&E.
85 pcs. 2x12x20 No. 1 Norway D.1S.&E.
11 pcs. 2x12x18 No. 1 Norway D.1S.&E.
65 pcs. 2x10x20 No. 1 Norway D.1S.&E.

If this should not make a car-load I would have you put in some other stock, either green or dry, to make up a load.

Respectfully,

(109 words)

11.

Dear Sir:

We have in transit A. G. S. car No. 7985, shipped from Orvisburg, Miss., Sept. 17, consigned to Armour & Co., Big Rapids, Mich. We will thank you to be on the lookout for this shipment, using every endeavor to hurry it to its destination and making G. R. & I. Ry. delivery if possible.

Respectfully,

(61 words)

12.

Dear Sir:

We herewith enclose you our estimate on the list of lumber submitted, with prices per thousand feet attached.

The price quoted you on the hemlock plank is for the quantity we now have on hand and not for the full amount of your probable requirements. However, we have anywhere from 85 to 95 thousand feet in our yard, and by the time you have used that quantity up, we would be in a position to furnish you the balance of the order from our stock up North.

You, of course, will understand that the prices quoted you are for immediate delivery, by team, to the buildings. If you can allow us sufficient time in which to make the delivery by car, we might be able to quote you closer figures,

Yours truly,

(62 words)

13.

Gentlemen:

We are in receipt of yours of the 18th, and in reply would say that we had not noticed the notation on the order referred to, as at the time we instructed Mr. Miller to purchase this stock, we told him that any stock shipped must be for immediate delivery.

However, in this case we will accept this shipment as soon as you can send it along, but will expect you to rush the order, and in the event of Mr. Miller's ordering any more of the same class of material, be sure that you have the stock on hand before accepting the order.

Referring to I. C. car No. 92949, which we loaded with lumber yesterday, and which we instructed you to deliver according to billing given by John Spry & Co., of this city, we herewith cancel said instructions and request you to hold this car for final disposition until such time as we send you further orders.

Thanking you, we remain,

Yours truly,

(137 words)

14.

Dear Sir:

We note your favor of July 12, with reference to your claim No. 15453, covering our claim No. 12591.

We note that you state that the correct weight of this shipment was 34,700 lbs., while it is true you have charged us on the face of your expense bill 40,700 lbs. It occurs to us that in finding an error of 6,000 lbs. you should be able, or at least would be likely, to find an error of 15,000 lbs., which was the exact difference. There is no question but that there was a mistake of some kind to the amount of 15,000 lbs., and we do not consider that you are justified in asking us to amend our claim to the basis of 34,700 lbs.

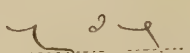
However, inasmuch as your company does not seem to appreciate business from this company, and in order to help you close these matters up, we hereby amend our claim exactly as you suggest, making the net amount of our claim $8.34, and thereby practically giving your company $10.00.

As this correction is made exactly in accordance with your letter, we trust there will be no further delay in issuing voucher in our favor for the amount of the corrected claim.

Yours very truly,

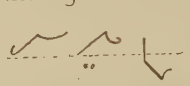
(240 words)

15 navigation
shorts
inspecting

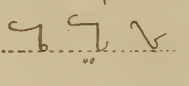


hereinunder
certainly
consignees

16 wherein
refund
17 tabulate



18 windows
19 quotation
preferred



15.

Dear Sir:

In reply to your letter of March 14, we would say that we do not know at the present time whether we will bring in any of the Bigelow & O'Brien stock by rail or not; it all depends on the opening of navigation. If we see that we can get all of this stock off the docks by the first day of May, by water rates, we prefer that way of shipping the stuff. If, however, we find that we cannot do so, then we shall be forced to ship by rail, as it is important to have this lot all out of Ashland by that date. We do not care to buy any more of O'Brien shorts, until we have seen the stock, and as we hope to be in Ashland by the last of next week, we shall then have an opportunity of inspecting the material.

Very truly yours,

(149 words)

16.

Dear Sir:

We have received your esteemed favor of December 9, in which you state that you have received instructions that a refund on four cars of lumber for Lansing would be made. Under date of January 6, we received $6.00 cash from your Mr. Harper in payment of three cars—Nos. 40555, 28036 and 2173. We should be pleased to receive the other $2.00 covering the other car at your convenience.

Yours truly,

(87 words)

17.

Dear Sir:

We note your esteemed favor of June 23 with reference to the contents of car No. 3999, which was consigned to Studebaker Bros. Mfg. Co., at South Bend, Ind.

As per your request, we tabulate hereinunder the exact contents of this car:

180 pcs., 14400 ft., 6x8x20 No. 1 Hemlock.
30 pcs., 1200 ft., 2x12x20 No. 1 Norway Pine.

The hemlock was manufactured last spring and was about eight months old, and, of course, was in very good shipping con-

dition and would not weigh to exceed 3,000 lbs. per M. In fact, if it had been handled during the dry season, it would not weigh to exceed 2,800 lbs. per M. ft.

The Norway we find was cut in May, last year, and was in pile here in our yard from the latter part of July until it was loaded in this car 3999, and as this was only 2" stock, it certainly was in good condition and really should not weigh to exceed 2,700 lbs. per M. ft.

We believe if this matter is referred to the consignees, they will be able to confirm the condition of this material and probably will know something about the weight.

Hoping this is the information you desire, we are,

Yours very truly,

(242 words)

18.

Gentlemen:

Please include in the car that you are now getting ready to ship to us at Montpelier, Indiana, and add to our car No. 4055, marking same "La Fontaine":

20 windows 22x30—1⅜", 2 lt. check rail, open.
5 windows 20x36—1⅜", 2 lt. check rail, open.
10 windows 22x30—1⅜", 1 lt. plain rail, open.
5 doors 2-8x6-8—1⅜" No. 212.
10 doors 2-8x6-8—1⅜" Mars.

The open doors to have stops for glass.

Respectfully,

(120 words)

19.

Gentlemen:

Answering your quotation of the 15th, you may ship to us at Portland, Jay Co., Indiana, G. R. & I. Ry. delivery, preferred:

6000 ft. 2x 4—12 No. 1 Com. Y. P. rough at $18.50 del'd
3000 ft. 1x13 & wdr. Star Y. P. S2S at $28.00 del'd
1000 ft. 2x13 & wdr. Star Y. P. S2S at $31.00 del'd
5000 ft. 2x 8—16 Star Y. P. S2S at $28.00 del'd

Please ship promptly and send invoice to us at Chicago, only.

Respectfully,

(110 words)

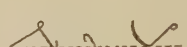
20.

Dear Sir:

We beg to call your attention to our claim No. 14568, your No. 23685, amounting to $15.75, on account of overcharge in rate. Please advise what progress is being made in this matter, and very much oblige.

Yours truly,

(52 words)

22 respectively practically variance  thoroughly controversy voucher

21.

Gentlemen:

Please ship to us at La Fontaine, Wabash Co., Indiana, at 89%, 5% and 3% off:

5 boxes glass 22x30 D.S.B.
1 box glass 20x36 D.S.B.
2 boxes glass 24x42 D.S.A.
2 boxes glass 40x36 D.S.A.
10 boxes glass 24x36 D.S.B.
5 boxes glass 24x34 D.S.B.
3 boxes glass 24x32 D.S.B.
2 boxes glass 12x32 S.S.B.

Please ship promptly, and oblige.

Respectfully,

(110 words)

22.

Dear Sir:

We beg to hand you herewith our claims—14736, $4.11; 14737, $4.32; and 14738, $8.65; all on account of weight. These cover shipments which moved May 4, 14 and 26, respectively.

Referring to our claim 14737, we believe it would be practically impossible for this material to weigh to exceed 28,000 lbs., as we find it was in very good condition, and we know when it is thoroughly dry, it will weigh as low as 460 lbs. per thousand; however, we know dry material will weigh 500 lbs. per thousand. You will note, however, we have raised our figures 2,500 lbs., making a minimum of 30,000 lbs. This should also cover any possible track scale variance.

Our claim 14738 is a shipment which was loaded here in our yard and the stock in question was cut last season and there is no question but that this material was in good condition and should not weigh to exceed 32,000 lbs., while you will note we have entered our claim on a basis of 33,500 lbs. This should cover any possible track scale variance and certainly should receive your prompt attention.

Our claim 14736 is a shipment which contained 65 thousand No. 2 white pine lath which was about seven months old, and although not thoroughly "bone" dry, was in good shipping condition and should not weigh to exceed 500 lbs. per thousand, making

net weight 32,500 lbs. You will note, however, we have based our claim on the weight of 35,000 lbs. in order to save the usual mail controversy and to cover weather conditions and any possible track scale variance. With this allowance the claim should be passed through immediately for voucher.

Trusting these claims will receive your early attention and that you will acknowledge receipt hereof, favoring us with your company's reference number, we are,

Yours very truly,

(356 words)

GENERAL EXERCISE.

Write a letter to a friend telling all about your present school work, the progress you are making, how you like the study of shorthand and typewriting, how long before you think you will be able to do good amanuensis work, what you expect to do when you finish your course, etc. Take especial pains to make your letter newsy and interesting.

Please extend the individual amounts and find the sum total of the following bill:

5,000 ft. of flooring at.....$38.75 per M.
5,320 ft. common dimension boards at..... 16.25 per M.

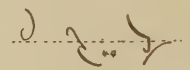
BICYCLE BUSINESS.

1 tires
expired
associated

bicycle
abundant
defects

margins
wheels
liberal

concession
2 approval
evidently



describing
models
unsatisfactory

refunded
confident
appearance

specifications
3 Amazon
strictly

installments
instructions

1.

Dear Sir:

We have your favor of recent date, and in reply beg to advise you that the guarantee on your tires has expired. During 1903 and previous years we gave a guarantee for the entire year to December 31. We have now, however, adopted the regular Associated Manufacturers' guarantee, which is two months on the bicycle and one month on tires from date of purchase. This gives abundant time for any real defects to show themselves. Under the circumstances, we hardly think you will expect us to replace them free of charge, particularly when you remember the very close margins on which our wheels are sold. Wishing, however, to deal as liberally with you as possible, we will make you a special price (less than half) on Record "A" single tube, or Morgan & Wright double tube tires of $3.00 per pair, and as this is much less than net cost to us, we trust you will appreciate the concession. In ordering, return this letter for our reference, and please note that we do not ship small parts and repairs C. O. D., but require cash with the order so as to avoid unnecessary work and book-keeping.

Thanking you for past favors, and hoping we shall be favored with your future business, we are,

Respectfully yours,

(220 words)

2.

Dear Sir:

We have your favor of the 3d, asking us to ship you a bicycle on approval and trial. You evidently are ordering direct from one of our newspaper advertisements without having seen our catalogue, and we thought best before shipping a wheel to send you circulars fully describing our different models and explaining our very liberal terms of shipment. These we are sending you in a separate package by mail, which you should receive promptly.

You will note we offer to ship any bicycle C. O. D. on approval, without a cent of deposit, and allow ten days' trial, during which time if the wheel proves unsatisfactory it can be returned to us and the money will be refunded. The money must be paid to the express agent, however, before the wheel is delivered, as we are unable to know the thousands of persons with whom we are dealing, and would be imposed upon in many cases if the wheels were delivered without payment.

You take no risk in ordering the wheel shipped C. O. D. on approval, and we are confident you will be surprised and pleased at the quality and appearance of the bicycle we shall send you.

Kindly fill out the enclosed order blank and return to us, and we will ship the wheel promptly and exactly according to specifications.

Yours truly,

(227 words)

3.

Dear Sir:

We have your order of recent date for one Amazon bicycle. Before shipping we would advise you that our business is done on a strictly cash basis. We do not open accounts, loan samples, or sell on installments, under any circumstances. We should like very much to fill your order, and, if satisfactory to you, will make shipment of your order C. O. D. You can examine the shipment fully before paying for it, and if after paying the amount of the C. O. D. and charges to the agent, the bicycle proves unsatisfactory in any way, within ten days, you can return the shipment, and we will promptly refund the amount paid. You will find it an easy matter to make a great many profitable sales if you have a sample to show, and we hope to have your permission by return mail to ship C. O. D.

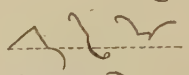
We shall await your further instructions, and when replying be sure to return this letter so as to avoid any mistakes or delays.

Yours truly,

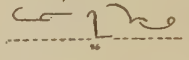
(167 words)

4 fittings
patterns
5 defective

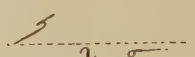
repair
previous
frequently



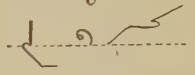
quicker
direct
6 remittance



referred
draft
securing



duplicate
suffered
recover



commands
7 deducted
per cent

4.

Dear Sir:

Replying to your favor of recent date, we would say that we can find no record of your having purchased a bicycle from us in your own name, but suppose you have done so through one of our agents. As we have used at different times fittings of various patterns, it will be necessary for us to know the order number (as found on the guarantee) or the name and address of the original purchaser, so that we can locate this bicycle on our records. If your guarantee is still in force, we shall be pleased to make good anything coming within the terms of the guarantee, on the conditions named therein. During 1902 and previous years we gave a guarantee for the entire year to December 31. We have now, however, adopted the regular Associated Manufacturers' guarantee, which is two months on the bicycle and one month on the tires, from date of purchase. This gives abundant time for any real defects to show themselves. In case your guarantee has expired, the enclosed list of parts will aid you in ordering anything you may require.

Hoping we may have the pleasure of serving you, we are,

Yours truly,

(204 words)

5.

Gentlemen:

Your favor of recent date is at hand, and in reply we will say you may send us (express charges prepaid) any parts which prove defective within the life of the guarantee, and we shall be glad to repair or replace them free of charge. Please read carefully the conditions and suggestions on your guarantee, and if your case comes under them fill out the enclosed shipping tag with your name, address and order number of your bicycle (as found on your guarantee), and attach it before shipping. Be sure and write us when sending parts, telling us again just what is wanted and

enclosing the letter in the package if possible, as it will save delay in looking up your previous correspondence.

We enclose a price-list of parts and repairs, and will give you a special discount of 35 per cent from the prices in this list on anything you may need in the future. It is frequently quicker and cheaper to order new parts direct than to pay express charges on old ones for repair.

Thanking you for past favors, and hoping that we shall be favored with your future business, we are,

Respectfully yours,

(198 words)

6.

Gentlemen:

Replying to your letter of the 6th, we would say, that we regret we cannot, at this time, find any record of having received from you the order or remittance referred to, and would suggest that you let us have your new order on the enclosed blank. If your remittance was a draft, express order, or postoffice money order, you will have no trouble in securing a duplicate, which we trust you will send us promptly, and when replying return this letter, or refer to its date, so as to avoid any mistakes or further delays. We hope that you have suffered no loss and that you will be able to recover your first order and remittance.

Awaiting your further commands, we are,

Respectfully yours,

(125 words)

7.

Dear Sir:

We are in receipt of your favor of recent date enclosing remittance of $5.00, which we have placed to your credit under our No. 20056. Before shipping we must explain that we are unable to fill your order as sent in, as you have deducted 25 per cent, instead of 25 cents, for sending cash in full, and we hope to have your remittance of $1.25 by return mail to complete the order. If you prefer, we shall be pleased to make shipment C. O. D. for the balance due.

We hope to hear from you favorably at an early date, and when replying return this letter, or refer to the above number, so as to avoid mistakes or delays.

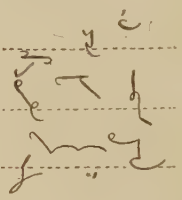
Yours truly,

(134 words)

8 wagon
identified
9 honored

specified
10 agreeable
distribute

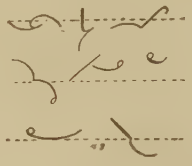
judiciously
premium
11 sentinel



enameling
additional
maroon

errors
12 recognize
signed

sender
behalf



8.

Dear Sir:

Replying to yours of recent date, we should say that we are always ready and willing to buy second-hand bicycles to supply our country trade orders. We cannot at this time, however, send anyone to examine what you have, but if you will send the bicycle to us, charges prepaid, we will allow you for it all it is possibly worth to us. Should you decide to send the bicycle down by wagon, be sure to mark it with your name and address so that it may be identified when received, and call on us as soon thereafter as possible.

Yours truly,

(105 words)

9.

Dear Sir:

We are advised by the First National Bank of Chicago that you have not as yet honored our draft, with bill of lading, for the bicycle shipped under our No. 12560, as specified by you. We are somewhat surprised; in fact, we believe that there must be some mistake to cause this delay. We ask that you kindly advise us what your wishes may be in regard to this matter. We are sure that you will find the bicycle a bargain and that it will give the best of service. We hope to hear from you promptly, and when replying return this letter or refer to the above number.

Yours truly,

(117 words)

10.

Dear Sir:

Replying to your recent favor, we should say that the express charges on the circulars are to be paid by the party ordering them, but we, of course, do not wish any feeling or delay in this matter, and would suggest that you accept the circulars, pay the charges and we shall refund the amount, together with original deposit, on receipt of the first order.

We believe that this should be agreeable to you and trust that you will accept the circulars and distribute them judiciously, so that they will bring good results with early orders.

We have every reason to believe that many bicycles will be sold this season, and we trust that you will be in a position to secure your share of the trade, and in this way secure your premium bicycle at an early date.

Yours truly,

(143 words)

11.

Gentlemen:

We have your order of recent date for one Sentinel Special bicycle. Before shipping we should advise you we do not carry in stock the color you specify. Enameling to order would take about two weeks, for which we must make an additional charge of $2.00 for the extra labor. We should suggest that you permit us to change your order to black, green or maroon.

We shall await your further instructions, and when replying be sure to return this letter or refer to its date, so as to avoid further delays or errors.

Respectfully yours,

(98 words)

12.

Dear Sir:

We enclose herewith correspondence from your office, which you will observe is not signed. Thinking it possible that you might be able to locate the sender on his inquiry for mail, we submit the same to you for this purpose.

Thanking you in advance for any services in our behalf, we are,

Yours truly,

(56 words)

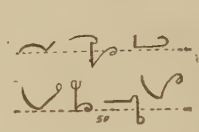
GENERAL EXERCISE.

Write a letter to a publishing company telling them to enter your name for one year's subscription to begin with a certain issue. Also mention kind and amount of enclosure to pay for same.

MUSICAL INSTRUMENTS AND ACCESSORIES.

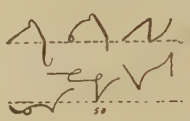
1 import
2 mandolins
3 deduction

various
4 instruments
5 guitars
6 violins



reproduction
celebrated
reddish

handsomely
exquisitely
polished



1.

Gentlemen:

Do you intend coming to Chicago to place an import order in the near future? I should like to call your attention to the fact that I have Mr. M. E. Schoening's line of import goods, also the Snedeker Mfg. Co.'s line, and should you come I would be glad to show you both. In case you do not come I shall call on you in the course of two or three weeks.

Please advise me, and oblige,

Yours truly,

(81 words)

2.

Dear Sir:

We wish you would send us, by mail or express, a few of the better quality of guard plates of each style. We have a lot of mandolins made up but cannot complete the same on account of having to wait for these goods.

Kindly send us a few at once, so we can complete our orders.

Very respectfully,

(61 words)

3.

Gentlemen:

We are in receipt of your favor of the 4th inst. with enclosure for $103.50, which amount we have placed to your credit on account, with thanks.

We return herewith our statement of March 1, enclosing duplicate bill of Feb. 21 as requested. The deduction of 5 per cent discount on bills Feb 26 and 28 is wrong and unjust, and you know it. We must insist upon payment of these various deductions made by you for discount, and hope to have your check by return mail.

Yours truly,

(94 words)

4.

Dear Sirs:

Yours of the 5th inst. is at hand, and we are sorry that we cannot furnish you cuts that you ask for at present, but we will be able to do so within two weeks from date, at which time we shall send cuts of all our instruments.

Our salesman will call on you in about three weeks with a new line of samples, and we would advise you to hold your catalogue until that time if possible. He has a very fine line of samples, and we think it will pay you to see them.

Thanking you for past favors and hoping you will favor him with a large order, we remain,

Respectfully yours,

(117 words)

5.

Gentlemen:

Are you handling guitars and mandolins as premiums? If so, we should like to quote you prices on these goods, for we are certain that we can save you money.

We are the largest manufacturers of these goods in the United States. We produce more guitars than the combined product of any other three factories; consequently, are in a position to quote proper prices and deliver goods promptly.

If you are interested, please notify us and we shall have our representative call on you, quote you prices, and give you any other information that you may desire.

Yours respectfully,

(101 words)

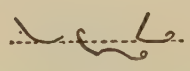
6.

Gentlemen:

In reply to your letter asking us to give you a description of our violin outfit, we say this:

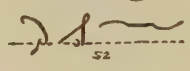
It is with pride that we offer this violin outfit, for we are certain that no such value has ever before been offered. The violin is a copy of Joseph Guarnarius, being a perfect reproduction of the instrument made by this celebrated master in 1736. It is of a deep reddish-brown color, handsomely shaded and exquisitely polished. The back and sides are made of selected flamed maple, and the top of the best quality of spruce; both woods are very old.

ebony
voluminous
genuine



decalcomania
celluloid
buttons

varnished
7 rosewood
mahogany



11 grievances
rectify
especially

The finger board pegs and tailpiece are made of solid ebony. It possesses a very rich, loud, voluminous tone, and is sure to satisfy the most exacting.

We furnish with above a very handsome bow which is made of Brazil wood—imitation snake wood. It has a finely carved bone frog with pearl eye, which is German silver lined. We include, also, with this outfit a very fine cake of genuine Weichold resin, an instruction book, and a neatly lined wooden case—black varnished.

As we buy these goods direct from the European manufacturers, we are very confident that this outfit cannot be duplicated at any retail store in the U. S. for less than double the amount we ask for it.

Respectfully yours,

(234 words)

7.

Dear Sir:

We have your letter of April 4, inquiring about the No. 260 and No. 262 imitation rosewood and imitation mahogany guitars, with the decalcomania strip in the back. We will make you these at $1.35.

Will you please see what you can do with the Celluloid Co.'s buttons, as it is impossible for us to use the Arlington buttons. We could not use them at half the price, as they are so hard and we break a great many of them putting them on. We should much rather use the Celluloid Co.'s buttons and probably you can make arrangements to get them there cheaper than we can here.

Yours respectfully,

(119 words)

8.

Gentlemen:

We enclose herewith bill of lading, as promised you, and we hope you will have no further trouble in getting your goods. This bill of lading shows plainly that the goods were consigned to you, and not to ourselves, as you stated.

Very truly yours,

(46 words)

9.

Gentlemen:

I shall be at Milwaukee to-morrow with a line of guitars and mandolins from the Snedeker Mfg. Co., also a line of violins, etc., from the European manufacturers, a list of which you will find on the back of my card, which I enclose.

You will notice that I sell only direct from the factories, and there will be a saving to you of from 25 to 50 per cent by placing your orders with me. I should like very much to have you look over my line, as it will certainly be quite an object to you.

I shall be at the Plankinton House, and should like to have you telephone me, at my expense, if you can come.

Yours truly,

(125 words)

10.

Dear Sir:

The guitars for Honolulu have been ready for about a week. I called you up by 'phone and told them to leave a message for you that they were ready. We have not heard from you since, so I suppose they did not deliver the message.

Yours very truly,

51 words)

11.

Dear Sir:

We notice on our books that you have not bought anything from us since last December. Is there any reason for this? When our representative was up to see you everything seemed to be satisfactory; that is, you had no grievances and you promised to send him an order to the hotel; you afterwards told him that you would mail it to the house.

We should like very much to know if there is anything wrong; if so, we shall be only too glad to rectify the same, as we desire especially to keep the good-will of all our old customers.

Please let us hear from you, and oblige,

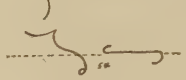
Very truly yours,

(115 words)

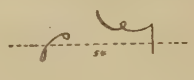
12 tremendous
13 remittance

prevent
15 pianos

enforce
collection



16 stools
vicinity



12.

Gentlemen:

We have to-day shipped you, as per your order, a line of samples of our guitars and mandolins, which we hope will open up to your entire satisfaction.

You say that you want a guitar that you can guarantee and one that will stand the strain of steel strings. This, our guitar will do, but we will recommend you to have the metal tailpieces on them instead of the flat bridge, for there is a tremendous strain on the bridge, which is simply glued on and will, in time, pull off. You will find all our goods of a very high class, and we have no doubt that they will give satisfaction, as we have quoted you very low prices. Should you place your order with us, we should like from three weeks' to a month's time in which to deliver the goods, as we do not carry a stock on hand.

Hoping that we may receive your orders, we remain,

Yours respectfully,

(166 words)

13.

Dear Sirs:

We were very much surprised to have our draft returned to-day, as you know your account is long past due. We have had no remittance from you since Oct. 3. Unless you remit by return mail, we will have to resort to the law to enforce collection of our claim.

We hope you will prevent this course being taken by remitting promptly, and oblige,

Yours respectfully,

(68 words)

14.

Gentlemen:

Replying to yours of the 2d inst., we will say that we see no reason why you did not receive the goods sent you about a week ago, as they were properly addressed. However, we have sent a tracer after them and hope you will get them in due time. We trust the delay has put you to no inconvenience.

The No. 40203 guitars are well under way, and as soon as they

are finished we shall be pleased to ship. We cannot ship you the No. 40205 guitars in the time you specify, as it will take all of three weeks to finish them. At your request, we will begin work on them at once so as to get them out as soon as possible.

Our catalogue is now in the hands of the printer, and when completed we shall mail you a copy. The old edition is entirely exhausted, otherwise we would send you one of them.

Kindly advise us as to the No. 40205 guitars, and oblige,

Very truly yours,

(186 words)

15.

Dear Sir:

We are in receipt of your favor of May 15 and note what you say. You are, no doubt, aware that pianos run from 3 ft. 9″x5 ft. 4″ to 4 ft. 11″x5 ft. 7″. Of course, pianos are made in different sizes, although most of them are 4 ft. 5″ high and 5 ft. 4″ wide. For this reason we make our moving covers to fit the largest size of piano, because in case you should get an extra large piano to move the cover would be an advantage to you. Please let us know if we should make this cover 4 ft. 5″ high and 5 ft. 4″ wide. The price on this cover will be $6.80, less 5 per cent when cash accompanies the order. The lettering will be 6½c per letter, net.

Trusting that we shall hear from you soon, we are,

Very truly yours,

(166 words)

16.

Dear Sir:

On May 5 we delivered to your factory five crates of piano stools No. 5005. It was too late to obtain a receipt for the same that evening, and not having been in your vicinity since to obtain a receipt, we would kindly ask you to mail it to us. Enclosed please find stamped envelope.

Very truly yours,

(62 words)

17.

Dear Sir:

We are in receipt of your valued favor of the 13th inst., and in compliance with your request, we are mailing you, under separate cover, four of our latest catalogues, with net price lists enclosed. The prices shown on these lists are, of course, higher than those at which we are selling you.

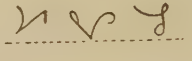
Awaiting your reply, we are,

Very truly yours,

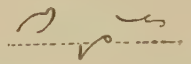
(63 words)

18 assortment
patterns
scarfs

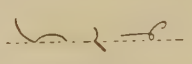
assorted
stipulation
instances



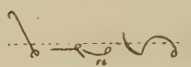
leisure
doubtless
inclined



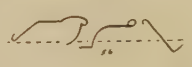
familiar
established
excellent



proposition
acceptance
velours



workmanship
19 catalogues
20 prepared



18.

Dear Sir:

We have adopted a plan of placing before our customers an assortment of choice patterns in piano scarfs, whereby they are enabled to make a selection at their leisure and without expense. This offer is being accepted readily by the trade, and is one which we feel you will doubtless be inclined to receive with favor, as it means a saving of 20 per cent. We outline proposition below, and shall be pleased to have your acceptance by return mail.

The regular price of one dozen choice velours, assorted patterns and colors, is $19.65. We send these upon receipt of your acceptance, express prepaid, for $16.20. The only stipulation attached to this offer is, that you keep them all. When you consider that these goods are from our new stock and that many of them sell for $1.75, and that we offer them in this way at an average of $1.35 each, we assume that you will want to take advantage of this discount. In some instances our trade leaves a standing order with us to send them from time to time whatever we may be offering in this manner. We prefer to have your permission, however, before troubling you to look at them.

Our line of stools, chairs and benches, with which you are doubtless familiar, continues to occupy the high position established in the trade by virtue of the excellent workmanship and finish of all our goods.

Very truly yours,

(255 words)

19.

Dear Sir:

We are in receipt of your favor of the 16th inst., and in compliance with the request contained therein are mailing you, under separate cover, one of our new catalogues illustrating our complete line of chairs, stools, benches, rubber covers and hoods. We do not catalogue scarfs, as our line is very extensive and constantly changing. However we are always willing to send scarfs out on

selection to responsible parties, and this is really the only satisfactory way in which to purchase this class of goods, as you then get the advantage of everything that is new.

Awaiting your reply, we are,

Very truly yours,

(107 words)

20.

Dear Sirs:

We are in receipt of your check, with order for stools enclosed, which will have our prompt attention. We note you are short 34c on this order, also a shortage of 12c on a shipment in March, also 48c on shipment of last August, which will make 94c due us in order to balance our books. We wish you would send us stamps for this amount while goods are being prepared.

Thanking you for the order, and awaiting your reply, we are,

Very truly yours,

(95 words)

21.

Dear Sir:

Referring to your order of the 14th inst., for one stool in birch to match a Kronic & Bach piano, the same to be shipped to the Warner Co., we are somewhat in doubt as to the shade of finish wanted. You say this is to be considerably lighter than the lightest walnut. Rather than make the stool and have it unsatisfactory, we enclose herein a sample of birch, and would ask you to inform us whether or not this matches the piano in question. If not, may we ask you to kindly send us a sample to work by.

Very truly,

(114 words)

22.

Gentlemen:

We are just in receipt of your valued favor of the 16th, and in reply will say that the order is thoroughly understood in every particular, and your instructions in regard to time of shipment and route will be carried out to the letter.

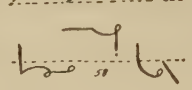
We are pleased to know that you were so well satisfied with the last shipment received from us. All of your requests and orders shall have our very best attention at all times.

Thanking you for your many favors, we remain,

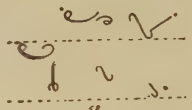
Yours truly,

(88 words)

23 regular
24 references
statement
25 damasks
coinciding
advisability



sanction
consignments
preferring
decision
profit
append



23.

Dear Sir:

As to the scarfs on selection, we have not been in the habit of sending out C & D drapes, as these are not regular stock and are only made up when we have a bona fide order. However, we shall make up for you ½ dozen of these and include with them one dozen of our other styles, and hope you will be able to keep all of the ½ dozen at least, and as many of the others as possible. If ½ the amount is kept we stand the return charges; if less than ½, we expect the return charges to be prepaid.

Thanking you for the order, and awaiting your reply, we are,

Very truly yours,

(125 words)

24.

Dear Sir:

We are in receipt of your valued order of the 6th, in which you enclose check for $17.00. The same has been placed to your credit, and we will endeavor to get the stools out as quickly as possible. While the goods are being prepared, however, we should ask that you kindly furnish us references to people with whom you have dealt, with the view of sending you scarfs on selection, this being the same as sending on open account. As we have had no previous dealings with you, it will be necessary for us to have references, and we should also like a statement from you, if you care to furnish the same.

If you will kindly write us by return mail the order will not be delayed.

Very truly yours,

(136 words)

25.

Dear Sir:

The line of damasks we have been showing the trade has not changed sufficiently within the last six months, and the result is that our sales in these goods are far below what they should be. The traveling men for several trips have been obliged to show the same

line, and it naturally gives their trade the impression that we are not progressive, whereas the opposite is truly the case. You will doubtless recall our conversation on this matter, and your coinciding with my views as to the advisability of closing out the present stock, even at cost. I have drawn up the enclosed letter to the trade and with your sanction will send out about twenty-five of these consignments immediately. I have not advised the salesmen as yet of the change in prices, preferring to have your decision on this. I have put the blue price, the closing price, and the cost on this letter for your approval. If we sell these fifteen scarfs for $34.65 net, we shall have about 10 per cent profit out of which to pay express charges. We shall have fresh goods to give the salesmen that they can sell at better profit than heretofore, and thus be a means of getting in a wedge with some houses to whom we are not selling at present. I append to this a list of houses to whom these consignments will doubtless appeal.

Yours respectfully,

(244 words)

GENERAL EXERCISE.

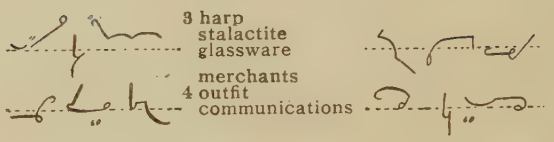
A customer wishes to pay cash for the following bills, amounts and conditions of which are given below. How much cash should you receive?

$43.75 less 50%, terms 90 days or 5% additional for cash.
38.50 less 35%, terms 60 days or 3% additional for cash.
9.25 less 25 & 10%, terms 30 days or 2% additional for cash.

Write a letter to a friend giving your opinion as to the best typewriter now on the market. Mention the advantages your favorite typewriter possesses over all others.

LIGHTING FIXTURES.

1 underwriters additional premium
gasoline
2 generators defective
3 harp stalactite glassware
merchants
4 outfit communications



1.

Dear Sir:

Referring to yours of the 16th, the New England Board of Underwriters charge a slight additional premium on gasoline lamps, but there are many companies who do not charge this premium, and we can get you insurance with these companies at the same or a better rate than you are now paying without this extra charge. If you are interested, we shall be pleased to hear further from you.

Yours very truly,

(75 words)

2.

Dear Sir:

Replying to yours of the 17th asking for prices on the M. & M. lamps, we are pleased to refer you to Mr. Wm. Parkinson, of Madison, Neb., who has the agency for these lights. We have no cheaper system lights than the Doran. As to the length of time that a system will last, we cannot say; it depends a great deal upon how it is handled. If nothing happens to it, it may last for fifteen years or more. The only wearing parts to the system are the generators and the pump. We guarantee the lights for a year, and will replace any defective parts during that length of time. The new generators are 50 cents each, and new pumps $1.50.

Yours very truly,

(129 words)

3.

Dear Sir:

Referring to yours of the 14th, we beg to advise you that the price on the Harp Frame lamp is now the same as the price on the plain inside arc, namely, $14.25 for a No. 1 outfit. The Stalactite Arc is the same price as the outside lamp, making a No. 1 outfit $16.75.

We are very sorry, however, that we are unable to fill your order for the Stalactite Arc at the present time, owing to the fact that we are unable to get the glassware.

We note what you say about the nights being short, and would call your attention to the fact that this is just the time to get the merchants lined up for the fall trade. Start in and work hard all summer, and in the fall you will have the orders coming your way. If you wait until fall to start in, it will be spring before they are ready to order, and then the nights are getting short and they will want to wait until next fall. We should advise you to begin work at once.

Yours very truly,

(195 words)

4.

Dear Sir:

We have your valued order of the 21st, and are shipping the outfit to you. We will request that in the future, to avoid delay, you send orders directly to the Wisconsin Light Co., as we have positive orders from them to forward all communications that we may receive, to them. We have not followed instructions in this case, presuming that you were not aware of the fact that orders must be sent to them. In future, however, any orders that we receive direct will have to be sent to the Wisconsin Light Co. before they can be filled.

Yours very truly,

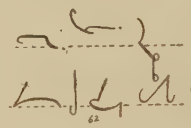
(105 words)

5.

Dear Sir:

We have your favor of the 19th addressed to the Doran Gasoline Lamp Co., and in reply beg to advise you that the Herz Mfg. Co. of St. Paul, to whom you refer, have had the agency in your state for about a year and a half, and have handled the same to our entire satisfaction, so that, at this time, we could not contem-

5 hundreds
territory
guaranteeing
6 aggravating
7 flickering
asbestos
chamber
tighten
generated
8 relative



description
metal
portable
continued
preference
pumped
convenient
mantles
9 confidential
omitted

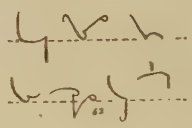


plate making any change. They have sold hundreds of lamps for us, and, in fact, at the present time are about the best agents that we have, their orders amounting to from $500 to $1,000 a month. If you are in a position to take the agency in some neighboring territory we shall be pleased to take the matter up with you further.

Yours very truly,

(140 words)

6.

Dear Sir:

Your favor of May 16, enclosing communication from the bank, and advising us that unless the goods are received by the 20th the order will be cancelled, was duly received. We beg to advise that shipment went forward on the 3d. The bill of lading has already been sent and the bank no doubt has it on hand at the present time. We will start an immediate tracer for the shipment, and trust, that if it has not already arrived, it will arrive without further delay. You will see that there has been no delay on our part, and we assure you that your future orders shall have prompt attention.

As to our guaranteeing to ship the goods by express, we will say that if you order the goods shipped by express, they will be shipped in that manner.

We cannot see where we are to be held responsible for any damage when we have not delayed the shipment. We know that it is extremely aggravating to have shipments delayed for a long time, but in this instance you should take the matter up with the R. R. Co. and should not blame us for the delay.

We trust that even though the shipment did not reach you by the 20th, you will accept it when it does arrive.

Yours very truly,

(225 words)

7.

Dear Sir:

Referring to your communication of recent date, we beg to advise that our invoice 8957, of May 12, will go forward to-morrow.

In regard to the flickering of the single burner light, we enclose herewith some asbestos wool, which you can put into the gas chamber. Tighten the wool a little firmer where the gasoline enters the gas chamber. The gas chamber is the open place in the generator in which the gasoline passes and is generated into gas. Try this and let us hear from you as to the result.

Yours very truly,

(99 words)

8.

Gentlemen:

As per your request of recent date, we enclose herewith printed matter relative to the M. & M. light, quoting you a price of $8.00 on the inside light and $10.00 on the street light. The printed matter will give you a very good description of the light, and you will note that the overhead generator is made of 18 gauge metal. If you desire to put in a portable lamp you certainly cannot do better than to put in the M. & M. We are aware that there are portable lamps on the market that sell for less than the M. & M., but if you wish a lamp that will give you good and continued service, the M. & M. is what you want. We recommend a system light in preference to a portable light, as the system light has many advantages over the portable lights, among which we might mention that as many lights as you desire can be run from one tank, this tank to be situated in a convenient place so that it can be filled and pumped up at any time, and with very little trouble. While the portable lamps have to be filled separately and pumped up separately, with the system lights you do away with the risk of breakage of mantles and glassware while filling and pumping up the lamp.

Yours very truly,

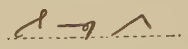
(242 words)

9.

Gentlemen:

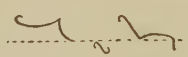
We have your card of recent date, and enclose herewith a copy of our confidential price-list, omitted from our former letter. The prices under the heading, "County Agents," are the prices that we will make to you, and at this price we can furnish either the

hesitate
exaggerate
represented



afford
sufficient
hinder

10 wonderful
approved
permitted



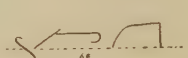
installing
accordance
electricity

extinguishers
11 conveyed
impression

12 seriously
inconvenient
unavoidable

referred
danger
manufacturers

application
recollection
locate



plain inside arc or the Harp Frame Arc. If the Stalactite Arc, or the outside lamp is ordered, the price will be $2.50 more. The printed matter that we have sent you gives a very clear description of the lights, but if there is anything further that you wish to know do not hesitate to ask. We make very strong claims for our lights. Some people think that we exaggerate. We do not ask you to take our word for it at all. We will ship an outfit to you with the understanding that it can be returned, within thirty days from date of purchase, if for any reason you do not wish to keep it. Understand, we do not say, that if it is not as represented, it can be returned, but if you do not wish to keep it, it can be returned, and we will refund the money paid for same. We certainly could not make a more liberal offer, and we trust that we may have an early order from you.

Yours very truly,

(233 words)

10.

Dear Sir:

Referring to your communication relative to insurance, we return herewith a letter from the Minneapolis Board of Underwriters, and you will note that the Wonderful Doran light has not been approved and we do not claim that it has been approved, but that the One Gallon Doran light has been approved, or rather it is permitted. The Underwriters do not approve of anything but Fire Extinguishers. They do not even approve of matches; they merely permit their use. We will take the matter up with this Insurance Board and put them right on the subject. We enclose herewith information relative to insurance on the One Gallon Doran light. You see that it is the One Gallon Doran light that is permitted, nothing else.

Yours very truly,

(130 words)

11.

Dear Sir:

Referring to your favor of the 17th, our communication of Feb. 5 was slightly in error, as it conveyed a wrong impression. The facts are that the insurance companies doing business in Massachusetts charge an extra premium for the use of not only our gasoline lamps, but of all others. The penalty referred to is the charge for extra premium. It is not that they consider that there is any particular danger with gasoline lamps; the reason that they put forth to the lamp manufacturers is that the rates in Massachusetts and several other states are much lower than they are in the West, and that they cannot afford to take the extra risk without charging for it. There are many insurance companies, however, that are not charging this extra premium. We enclose herewith information relative to insurance on the One Gallon Doran light, and if you will ask your insurance agent for a permit to use the One Gallon Doran light, you may be able to secure it without having to pay an extra premium, or the premium may not be sufficient to hinder you from installing the lights. However, if they do charge an extra premium, and you wish to change insurance companies, we can get your insurance in a good strong company at the same rate that you are now paying, and without the additional charge for the use of gasoline lamps. We consider the gasoline lamps, when constructed in accordance with the Underwriters' rules, as safe as gas or electricity.

Yours truly,

(259 words)

12.

Dear Sir:

We have yours of the 17th, and regret to advise you that all of our orders for Harp Frame lamps have been delayed, owing to the fact that we have been unable to get out the lamps. Your order will go forward to-morrow, and we trust that it will be received promptly and in good condition. We trust that you have not been seriously inconvenienced by the delay, which has been unavoidable.

We enclose herewith an application blank, and will request that you kindly fill out the same for the territory that you desire.

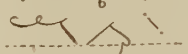
Will you kindly let us know what J. H. Day's letter was about, and when you sent it to us; and, if possible, what reply we made to you? We have no recollection of the letter whatever, and are unable to locate it.

Yours very truly,

(142 words)

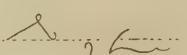
13 village
testimonals
shortages

unreasonable
replenish
competing

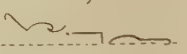


gravity
14 prefer
demonstrate

respective
throughout
illuminant



prominent
connected
mechanical



slightest
solicitation
counties

13.

Dear Sir:

In answer to yours of May 19, we are pleased to note that you have been successful in getting the lamp properly packed with the steel wool that we sent you. We enclose herewith some more of this for the other lamp. All of these Harp Frame lamps that we are now sending out will be packed in this manner. Under separate cover we are sending you a roll of about 25 street light circulars, giving cuts and descriptions of both the iron posts and village lights.

We are now having printed for you 5,000 circulars bearing your name and address, also the testimonials that you sent to us some time ago. These circulars should be delivered to us by the printer this afternoon, and will go forward immediately.

We find that your orders Nos. 86 and 87 have not yet gone forward, owing to a number of shortages. These repeated delays on your orders seem unreasonable, but you cannot realize the immense amount of work that is required to move a shop the size of ours, and how much it has thrown our shop work behind. During the four weeks that we were so much unsettled our stock of many parts ran out, and we have been unable to replenish them. We are rapidly getting into good shape, and within ten days or two weeks will be in a position to fill all orders even more promptly than we have in the past.

We are pleased to note that you are competing successfully with the U. S. lighting man, and have no doubt that you will soon be able to run him out of the field.

Further in reference to the circulars, a description of the Harp Frame lamp will be given in the eight-page circular, and when we send these to you we shall also send circulars relative to the M. & M. lamp and the gravity lamp.

Yours very truly,

(336 words)

14.

Dear Sir:

We have yours of recent date, and enclose herewith a copy of our confidential price-list. We shall be pleased to have you push these lights in as much territory as you can handle, but should prefer that you do not take a large territory until you know just what you can do and demonstrate the fact to us. Then, as soon as you show us what you can do, we will increase your territory, and if possible for you to handle a whole state, you shall have it. We have many agents who have started in with one or two counties, and are now controlling a large amount of territory. In this connection we might refer you to Mr. J. A. Cramer, of Hiawatha, Kan., and H. E. Meyer, of Milwaukee, Wis., who started in with a couple of counties each, and now control their respective states, making an income averaging about $500 a month.

These Wonderful Doran lights are meeting with a ready sale throughout the country, and, in fact, all over the world. We are shipping large orders to South Africa, Australia, Jamaica, England, France, Japan, India, and, in fact, to almost every country on the globe. We have, without doubt, a standard, practical, profitable and powerful illuminant, and are competing successfully with all kinds of lighting devices. Some of the most prominent railroads throughout the country are adopting our lights; among them are the Wabash, C. B. & Q. and the Chicago & Western Indiana. The Wabash Railroad people are using 26 of these lights in their Twelfth Street depot in this city, and have been using them for some nine or ten months with good success. We note that you write on a railroad letterhead, and take it that you are connected with the railroad; therefore, you must know that it is only after long consideration that a railroad will adopt any mechanical device, and then only the best. It might also be of interest to you to know that the railroads have adopted these lights without the slightest solicitation on our part.

We will say further, in regard to the territory you wish, that we should like to have you make out a list of the counties you desire to work in and send the same to us. We can then let you know whether or not we have agents in those counties. We enclose herewith an application blank, which we will be pleased to have you fill out and return to us.

Yours very truly,

(429 words)

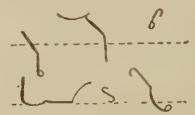
BOOTS AND SHOES.

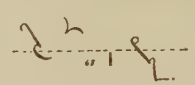
1 telegram
friction
lined

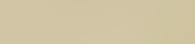
boots
inability
2 Child's

dongola
3 complaint
previous

privileged
4 esteemed
added
subtracting





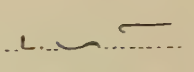


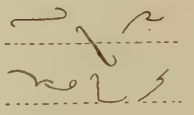
deducting
named
correct

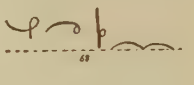
correction
approbation
5 lenient

remittance
attorney
6 referred

insisted
impossibility
decided
memorandum







1.

Gentlemen:

We are in receipt of your telegram of this inst., and in reply thereto will say that we have no Friction Lined Boots in stock at present, and shall not have again. We, however, tried to get them in the city for you, but were unable to do so.

Assuring you of our regret at our inability to fill your order, we are,

Yours very truly,

(68 words)

2.

Dear Sir:

We sent you by mail yesterday a pair of Child's Dongola Polish as near like No. 99 as we could possibly find. We were obliged to buy them out, and billed them to you at 10 cents less than regular price. Noyes, Norman & Co. state they sell them at $1.10. We hope they will please you.

Yours truly,

(62 words)

3.

Gentlemen:

Your postal card of the 30th ult. is received, and we note your remarks concerning Boys' Satin Calf Bals. shipped to you on March 25. As to quality of stock and sewing of this shoe, we have never heard of a complaint previous to yours. We wish to say that this has been a very desirable shoe, and they were sold to you at less than our regular price. If you cannot use them, you are privileged to return them, for we can easily dispose of them here in the house.

Yours truly,

(94 words)

4.

Dear Sir:

We beg to acknowledge receipt of your esteemed favor of the 10th inst., and must say that you surely have one on us, as the writer forgot and added half instead of subtracting it. We have a balance on our ledger against you of $19.40 instead of $20.40. After deducting one-half the amount named, $3.35, there is left a balance of $16.05, which we believe to be correct. This would then be less than would be paid by your statement if the interest were added, as that would bring the amount up to $16.20.

Trusting this correction will meet with your approbation, we are,

Yours very truly,

(114 words)

5.

Dear Sir:

We enclose statement of your account, $105.90, which is now nearly three months past due. We feel we have been as lenient in this matter as any one could reasonably expect. We have no desire to make you any trouble, but we are needing the money, and unless your remittance is received in due course of mail, we shall feel obliged to place this account in the hands of our attorney for collection.

Yours truly,

(77 words)

6.

Gentlemen:

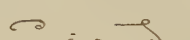
Your letter of the 18th inst. has been referred to me. In reply I will say that, if you remember, we were in the sample room while talking about the price of this shoe. The price I made you was $1.35. You insisted on buying the shoe at $1.25, which price, if you remember, I told you it would be an impossibility for me to make. The company, however, has decided, as we are very low on these shoes, that you may keep them at $1.25 net. You will find enclosed credit memorandum for 10 cents per pair.

Hoping this will be satisfactory, and that you have met with success in your sales, I desire to remain,

Yours very truly,

(124 words)

7 women's glove exceptions



accounts arranged indefinitely

completely
9 separate catalogue

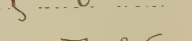
11 indebted contrary established

prepared discount manufacture

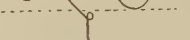
depending accommodation avoid

finest deposit sufficient

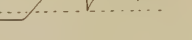
carrying entails consequently



charges
10 extends successfully



immediately
12 ordered forward



7.

Gentlemen:

Enclosed find invoice for shoes forwarded to-day, ordered through our Mr. Bassett. We find one item, No. 959 Men's Grain Creoles, which we are unable to forward, having closed out the entire lot some time ago.

We sent all of No. 240 Women's Glove Grain Slippers we had in stock, 12 pairs. With these two exceptions we filled your order completely, and we trust on arrival everything will open to your satisfaction.

We desire to thank you for the order, and remain,

Yours very truly,

(86 words)

8.

Gentlemen:

Replying to your favor of the 22d inst., we shall say that we wanted the Pedros for immediate use and cannot wait for you to make them up. Thanking you very much for your prompt reply, we are,

Yours very truly,

(42 words)

9.

Dear Sir:

In reply to your letter, we mail you under separate cover our latest catalogue. The catalogue prices are net when ordered separately, but we are prepared to allow a discount on an order of fair size. We manufacture the finest line of boots and shoes in the world. Our terms are cash in full with order, or C. O. D. on receipt

of a deposit sufficient to cover express charges both ways. Please send us list of your wants, and we will quote you our best prices.

Hoping to receive your valued orders, we remain,

Yours truly,

(98 words)

10.

Dear Sir:

You are no doubt aware of the fact that a firm that extends credit cannot do business successfully unless it collects its accounts promptly.

Our terms are net 30 days unless otherwise arranged, and accounts are payable when due whether small or large. As we can only apply to those whose accounts are due, it is impossible for us to await payment indefinitely.

Having received no reply to our letter of recent date, we beg to again remind you that your account is now past due, and we shall expect you to comply with our request without further delay.

Respectfully,

(102 words)

11.

Dear Sir:

We beg to call your attention to the fact that you are indebted to us to the amount of $15.00, covering bill of April. Contrary to our established rule, we shipped the goods in advance of the money, depending upon you to remit promptly. We did this as a matter of accommodation to you and to avoid the delay that would result from writing you to remit us in advance.

Carrying this item on our books entails as much labor and expense as a much larger amount would and, consequently, we find it necessary to have the account closed, and must ask you to remit at once.

Hoping you will give this your immediate attention, we remain,

Respectfully yours,

(121 words)

12.

Dear Sir:

We are in receipt of your letter of the 25th inst., and take pleasure in stating that the cost of goods you ordered will be as follows:

5 cases Style A.....$22.50
5 cases Style B..... 18.00

Total.....$40.50

Please remit the above amount in full and we shall forward them without delay.

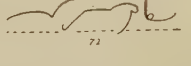
12 aggregating hundreds references

guaranteed cheerfully exchange

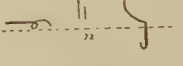
13 prefer informed satisfied

14 defective confidence property

material workmanship design



exempt treated confidential



Owing to the fact that our books have become crowded with so many small accounts that remain unpaid, aggregating many hundreds of dollars, we have been obliged, in case where the party ordering is unknown to us or with whom we have no book account, to make the above request. If you will send us satisfactory references, we shall be glad to open an account with you, so that you can have your orders filled without delay. Should you prefer to have goods shipped C. O. D., please enclose a deposit sufficient to cover express charges both ways.

Awaiting your reply, we remain,

Yours respectfully,

(162 words)

13.

Gentlemen:

Some days ago we wrote you quoting prices on a list of our new styles of goods, but up to date we have not received your valued order. Will you kindly advise us if you received our letter and if prices quoted were satisfactory? If for any reason the prices quoted were not satisfactory, we should like to be informed. We aim to give full value, and we are satisfied that, considering the quality, material, workmanship and design, you will find our prices low.

All our goods are guaranteed, and we will cheerfully exchange any that are defective.

Hoping you will conclude to favor us with your order, we remain, Yours truly,

(113 words)

14.

Dear Sir:

Please state in confidence what you know of E. R. V. S. of your city. Is he worthy of credit to the amount of $50.00? Does he have property not exempt? Any information with which you may favor us will be treated as strictly confidential.

Enclosed find stamped envelope for reply.

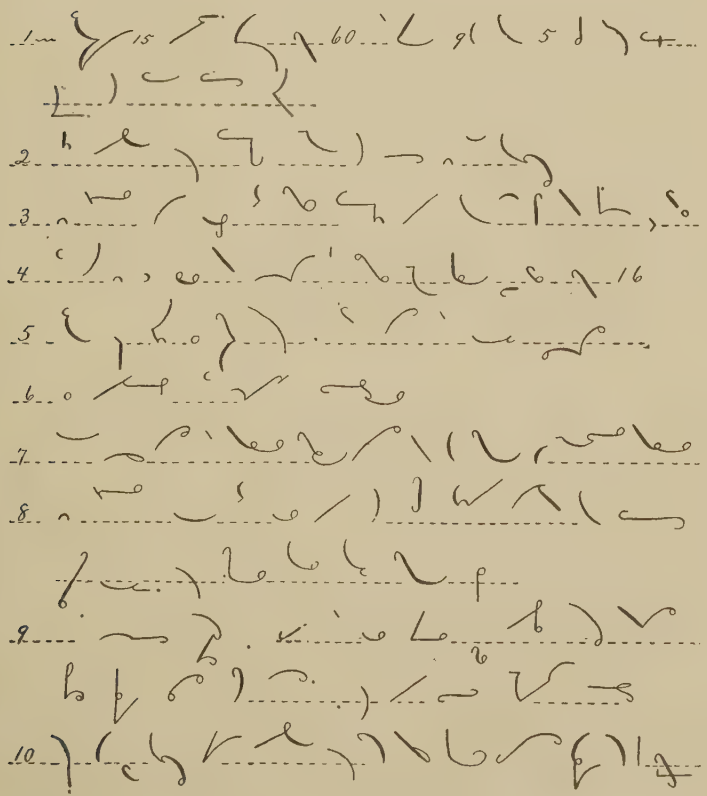
Very truly,

(56 words)

TRANSCRIBE.

NOTE.—As a rule only a limited number of punctuation marks are noted while writing shorthand. The work on this page, as well as on the six full pages of notes which follow, contains no punctuation marks whatever. The student is directed to transcribe the same, being very careful to punctuate correctly.

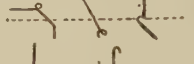
There is no connection whatever between numbers. Many have been selected, and due credit is given for these.



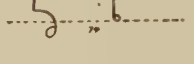
PROVISION STOCK BROKERAGE.

2 discommode
tank
3 appreciate

accepted
proposition
4 edible



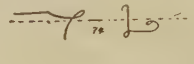
5 tierces
deliveries



accordingly
6 lengthy
argument

dropped
situated
unfortunately

cancelling
transactions



1.

Dear Sir:

We received your telegram last night, saying, "Cold wave changed situation, only offer can get to-day Prime Summer Yellow Dec. 31c; Jan. 32c, f. o. b. Paris, Texas, five to ten each month, make best offer." And this morning, "Offer five tanks Prime Summer Yellow, 30c f. o. b. Corsicana, Dec. on firm offer, think can sell Sherman, Jan. same price or 29c Dec." To all of which we have answered that we have backed out for the time being and will advise you when again interested.

This morning a Louisville broker offered us five each Dec. and Jan. tanks at 32c, Chicago.

Yours truly,

(116 words)

2.

Dear Sir:

Your telegram, "Yopp's Code," "Think can put Paris P. S. Y. 5 Sellers Tanks at 28c Prompt" at hand, and in reply wired, "Cannot use Prompt or Dec., not buying any delivery at present."

You see we are long enough on oil now to take us into February possibly, and if we buy spot oil, the carrying charges would make it cost us equal to the futures, and discommode us for tank room.

Oil will have its ups and downs, but I now believe we have not seen anywhere near the bottom, and in consequence am staying out.

Yours truly,

(103 words)

3.

Gentlemen:

Referring to your favor of 11th inst. where you quote us 8,000 28-lb. pails without covers at $1.40 per dozen, we regret to say that

we find our covers are not the correct size for your packages, and cannot, therefore, take advantage of your offer, which we appreciate, nevertheless.

The firm that is supplying our pails this year has finally agreed to allow us 25c per dozen for these surplus covers, and we have accepted their proposition.

Thanking you for your favors, we are,

Yours truly,

(90 words)

4.

Gentlemen:

Replying to your favor of the 23d, offering us one car Edible equal to your sample No. 3 at 7c f. o. b. Chicago, shipment first half December, we should advise that we are not in the market, but you have our best thanks for the offer and we will advise you as soon as we start buying.

Yours truly,

(62 words)

5.

Dear Sir:

Referring to purchases of tierces from you, we should say that we have called you up on the telephone several times but have been unable to secure any satisfactory replies to our inquiries.

We need packages badly and should certainly appreciate prompt deliveries on your part, and should be glad to have you call us up on receipt of this and advise just what you intend doing, so that we may figure accordingly, and oblige,

Yours truly,

(79 words)

6.

Gentlemen:

Your favor of the 18th is at hand, and we note that you have filled our contract. As you say there are two sides to every question, but we will only mention, without going into any lengthy argument, that had this market dropped two or three cents a gallon and our purchase had been sellers tanks, and you were situated on this question as we unfortunately were, you would not think for a moment of cancelling the trade.

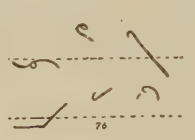
We are always willing to give and take, and we hope to have many future transactions with you.

Yours truly

(99 words)

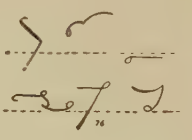
7 handsome
supplied
probably

carry
10 wired
offered



12 bleaching
slightly
secure

correspondence
exchanged
anxious



7.

Dear Sir:

Your telegram advising us that you have a handsome lot of Boston Edible to offer at 6½c there, was duly received, and in reply we wired you saying, "Not buying Edible, fully supplied for the present." All of which we now beg to confirm.

Thanking you for the offer, and assuring you that as soon as we are in the market again, we shall be pleased to advise you, we remain,

Yours truly,

(76 words)

8.

Dear Sir:

We have your telegram, "Offer subject unsold, five buyers tanks Prime Summer 32½c Nov., 33c Dec. f. o. b. Texas." And in reply have wired you, "Answering telegram, not buying oil at these prices. Well supplied at present." All of which we now confirm.

Yours truly,

(49 words)

9.

Dear Sir:

Replying to your favor of the 24th, requesting us to submit a bid for Prime Summer Yellow C. S. Oil, we will say that, while we should like to meet this request, the oil we are using at present, and of which we have a good supply, stands us 32c Chicago, and will probably carry us well into December. Therefore, we do not feel like making any firm offers.

Yours truly,

(74 words)

10.

Dear Sir:

This morning we wired you, "Can you offer five Dec. buyers tanks 29c f. o. b. Texas," and have your reply, "Believe could on firm offer, please make same." And later another telegram saying, "Offered five buyers tanks Prime Summer Yellow 30c f. o. b.

Dallas, Tex., Dec." We were somewhat surprised at your last message, as we figured that you would infer from our telegram that 29c was our limit, and we hope to hear from you yet to-day offering us oil on this basis.

Yours truly,

(93 words)

11.

Gentlemen:

We note your remarks under date of Nov. 2, and beg to advise you that we picked up five tanks P. S. Y. for Jan. from a Louisville concern at 31¼ f. o. b. Chicago.

We should like to have made this trade through you, but the offer came direct, and, as it looked like a good thing at the time, we accepted it.

Yours truly,

(67 words)

12.

Gentlemen:

Your favor of the 19th inst. at hand. If you can make us a firm offer of 38c, Chicago, on five tanks guaranteed bleaching oil, we might be able to trade with you. We are aware that this is slightly below the market to-day, but it may be that you can secure an offer near this figure.

Yours truly,

(61 words)

13.

Dear Sir:

Referring to correspondence and telegram exchanged, the writer has had orders for oil at 38c, Chicago, but is as yet unable to fill them at this price. Should you get any offer around this price, I am very anxious to trade with you, and will do everything possible to place some business in your hands.

Yours truly,

(60 words)

14 confirmation
15 stearine
telegraphed
eastern
western
16 quantities

14.

Dear Sir:

Your telegram of this date received at 2:30 p. m. says: "Can buy five buyers tanks P. S. Y. first half March at 35½c, Texas. Answer quick." We have replied with instructions to buy these five tanks as per your telegram and now await your confirmation.

Yours truly,

(55 words)

15.

Dear Sir:

We asked you to quote us Oleo Stearine this a. m. and have your reply: "One, two cars 9½ f. o. b. Philadelphia, Baltimore, sellers option, shipment Pennsylvania R. R. Answer before two here." We have telegraphed you to buy us one car for prompt shipment at 9¼c f. o. b. Philadelphia or Baltimore.

We have not had any Eastern make for some time, but presume it grades as high as our Western Stearine.

Awaiting your reply, we are,

Yours truly,

(88 words)

16.

Gentlemen:

As was wired you this a. m., in answer to your request for a bid on Edible Tallow, we have a very large supply of this product, having been heavy buyers from 7½c up, and we are now out of the market. Tallow that will grade Edible is held at 7⅞c Chicago, and could probably be bought in small quantities at 7¾c.

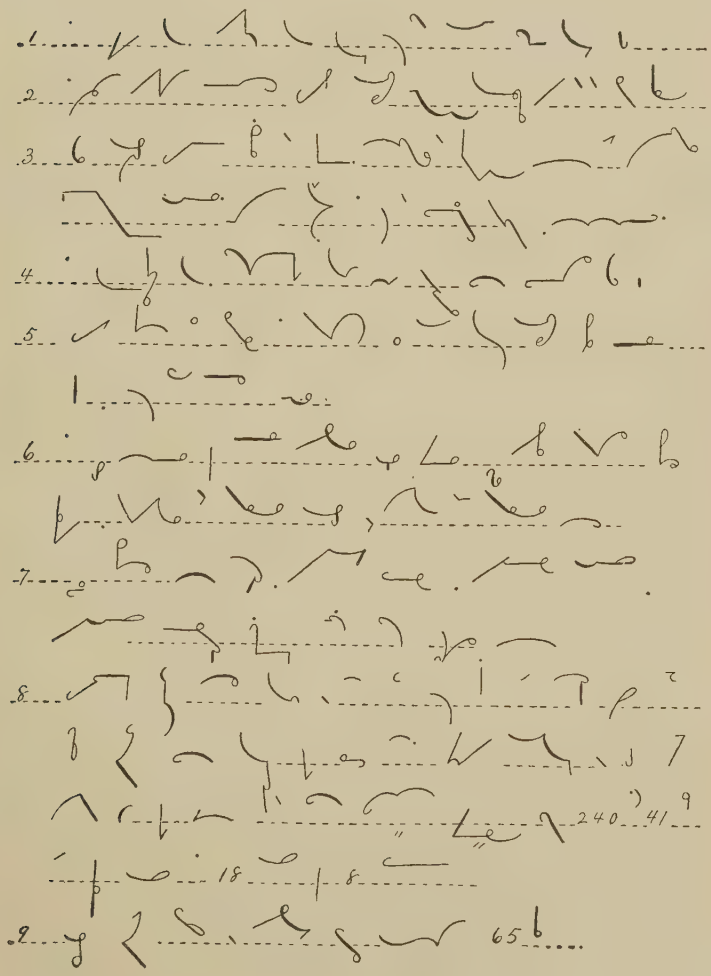
We thank you for the opportunity and hope that the next time you are sellers, we can get together. Will you kindly mail us about 2 oz. of your present make, and greatly oblige,

Yours truly,

(105 words)

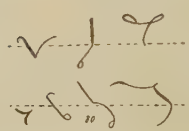
TRANSCRIBE.

READ THE NOTE ON PAGE SEVENTY-THREE.

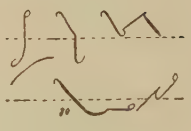


PRODUCE COMMISSION BUSINESS.

1 barrel
Duchess
stencil
handled
apples
3 pears
Maidenblush



4 situation
production
5 preferable
lighter
Burbanks
Rurals



1.

Dear Sir:

We are in receipt of your communication, and replying will say that fancy large Duchess will bring from $2.25 to $2.50 per barrel, and small fruit $2.00 per barrel. We herewith enclose you our stencil, No. 3388, and shall be pleased to receive your shipments. Whatever business you may favor us with will be handled to the best possible advantage.

Will you have any late apples to ship? If so, we should like to hear from you in regard to the same.

Yours truly,

(100 words)

2.

Gentlemen:

We are in receipt of yours of the 16th, and note contents. We are not in the market for any eggs at the present time. However, if you should decide to put those eggs on the Chicago market, we should be glad to handle them for you.

Yours truly,

(49 words)

3.

Dear Sir:

We have your favor, and note all you say. We hope to do some business with you in apples this season.

What about pears?

Will you have a good crop of Duchess? If so, we want to do some business with you in that line also. How soon will your 20 ounce be ready to move? Have you any Maidenblush? For fine Maidenblush, we could at present get anywhere from $2.75 to $3.00 per barrel.

Let us hear from you.

Yours truly,

(80 words)

4.

Dear Sir:

Yours enclosing account sales for 9 tubs of butter is received. We notice you charge 5%. The understanding was that you were to handle our goods for 3%. Therefore kindly send us check for the other 2% and very much oblige.

We note all you say in regard to butter. Yes, the situation certainly does not look very favorable, as the make keeps up well, and we think will right along.

What do you think about eggs? The egg situation does not seem to look quite so favorable as it did, as the production seems to keep up quite well.

We should be pleased to hear from you.

Yours truly,

(115 words)

5.

Dear Sir:

The party who bought your car seems to have purchased more stock than he could readily unload, and tells me this afternoon that he is about to ship the car out of the city. If he does this, we will get railroad heavy and light weight, which we think is preferable to the unloading weight here. The market is showing lighter receipts and the supply is being reduced, and at the same rate for six days the supply should be low enough to cause better conditions. We suppose you are anxious for returns. If the car goes out to-night, we can hand you sale Saturday.

We still consider best Burbanks all right, but as to Rurals, they should be bought three cents under Burbanks.

Yours respectfully,

(126 words)

6.

Dear Sir:

Your favor, advising us of the shipment of two lots of apples, is received, and the same shall have our best attention. From present indications, we don't think we shall have to sell your fruit for less than $2.25 to $2.50 per barrel; that is, if you pack it up nicely, and select closely. We think there will be a good demand at those figures.

Give us all the business you can, and we will take good care of the same.

Yours truly,

(85 words)

7 profitable
8 cherries
orchard

refrigerator
arrive
telegram

compare
dealer
article

9 expected
overloaded
occurred

transferred
allowance
bushels

doubtful
arrival
10 potato

7.

Dear Sirs:

We have your favor of the 16th. We called our man in, as we did not find it profitable to keep him up there, and we shall be pleased to have prices from you from time to time, or we shall wire you what we can pay, and if you cannot accept our offer, wire us the very lowest for which you will sell.

We are receiving large shipments from parties in your section and have every reason to believe that they are well pleased with the sales we are making for them. Let us hear from you.

Yours truly,

(103 words)

8.

Dear Sir:

Your letter is received and noted. You had better not buy any more Tetoskeys, as they do not sell very well; they are too small, and if the demand for them should pick up, we will advise you. Just at the present time they are not moving very rapidly, and as before stated, we do not think you had better buy any more, but confine your purchases to Duchess entirely.

Now, in regard to cherries, ship from the orchard by express. We do not want any refrigerator cherries in ours, as they arrive in poor condition; also, either ship your apples by common car, or by boat, as we do not care to have them shipped in refrigerator cars.

We received your telegram to-day saying: "Must have money to-day, wire bank at once." We sent you check for $250.00 last Saturday, and you must have received the same to-day; therefore, we wired you to know if you had received it. If you have not received it, we will wire you the money; but if you have it, it will not be necessary to send you any more at this time. We now await your reply.

In regard to our sales, we will say that it does not make any difference what anyone says; we know what we are doing for our

customers and we know that our sales compare favorably with those of any other dealer. If goods arrive in poor condition, they will have to be sold at a low figure. We cannot get a high price for an article that is off grade, any more than anybody else can, and we should not be expected to do so. We know that we can get the market for a good quality, as well as anyone, so we want you to figure on getting all the business you can in the way of apples, pears and plums.

The Duchess that came in to-day run a little small, but they are hard and firm, and better than those that came in Saturday. If you can buy a few more on the basis of about $1.25 to $1.35, we wish you would do so; but get choice, well-colored, good fruit, and do not ship in a refrigerator car, but ship in a common car, or by boat. They seem to come through by boat all right, and the freight is cheaper, so it might be well for you to ship in that way.

Yours truly,

(418 words)

9.

Dear Sir:

Enclosed find sale of car No. 68992, net proceeds $279.20, and our check for $29.20 to balance. You had this car considerably overloaded, and by so doing a full train of trouble and loss has occurred.

Stock was transferred to another car and the red were all mixed up with the white, and we do not think the buyer will be able to get any allowance. We settled on the basis of 600 bushels.

The market is now pretty low, 35 to 37 is the top, and most stock is going at 31–35. Whether prices will re-act is doubtful, on account of the large quantity held back and the quick arrival of new.

Yours truly,

(134 words)

10.

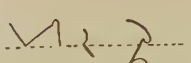
Gentlemen:

Our potato market is in a very satisfactory condition at present; receipts for a few days past have been very light, and, as the trade has been heavy, the market is entirely cleaned up, so that dealers have to depend upon the daily arrivals for their supplies. The outside trade is also very good.

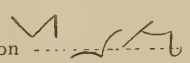
Fancy Burbanks are meeting with quick sale at 62c per bushel; choice Hebrons, Peerless and Rural New Yorkers are selling at 57 to 58c; Kings, 55 to 56c; Rose, 55 to 56c; Early Ohios, 55c; mixed white stock, 53 to 56c, as to quality; mixed red potatoes, 50 to 53c.

mixed
shippers
references

13 operator
established
14 arrangement

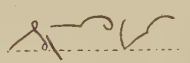


period
ample
recommendation



esteemed
expired
appreciating

responsibility
commission
thoroughly

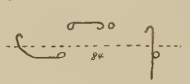


courtesy
product
acknowledgment

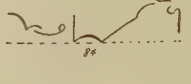
11 cooler
materially
splendid

retail
grower
duplicate

12 flax
screenings
transit



remittance
temporarily
withdraw



We do not think you could select a much better time to let a few cars come forward. We are handling a large quantity of potatoes and can give you endless shippers' references from your state, should you desire them. We have been engaged in this line of business for a period of over forty years. This will probably be ample recommendation as to our responsibility; however, we would request that you have your banker look up our standing.

Our commission for handling potatoes is $10.00 per car. At your request, we shall be pleased to keep you thoroughly advised on our market.

Hoping to hear from you favorably in the near future, we are,

Yours truly,

(243 words)

11.

Dear Sir:

Are you shipping any potatoes? If you are, we should like to hear from you with a view of doing some business with you. The cooler weather has very materially increased the demand, and good stock is now firm at 50c per bushel. Our market is practically bare, and we are in a position to use a few cars to splendid advantage. We, therefore, trust we may handle a share of your shipments. We will make you a liberal advance upon arrival of all cars, and assure you any shipment made us will be properly taken care of. You can depend on quick sales and satisfactory results.

Let us hear from you.

Respectfully yours

(119 words)

12.

Dear Sir:

We have yours of the 9th, and we have Flax Screenings, but you are not on the right road for us. Our screenings must be shipped over the C. M. & St. P. Ry., as they would be shipped free on transit account. We should be glad to do business with you if you were on our line.

Thanking you for the favor of an inquiry, and regretting that circumstances will not admit of our taking advantage of it, we beg to remain,

Yours truly

(87 words)

13.

Dear Sir:

Your name has been handed to us by your railroad agent as a large operator in apples. If you are doing any business with Chicago, we should be pleased to hear from you with shipments. We handle apples largely, have a large and well established trade, both of local and shipping account, and feel that we can please you in the way of prices and prompt services.

We have been located here in the commission business for over twenty years, and shall be pleased to refer you to shippers in your locality if you desire us to do so.

Yours truly,

(105 words)

14.

Dear Sir:

Our commission arrangement with your esteemed firm has expired; nevertheless, appreciating the courtesy shown us by you in securing orders for our product, we are happy to continue a slight acknowledgment to you as follows:

On first sales to any retail grocer we will credit you 25c per case. On all duplicate orders we will credit you 15c per case, and on or about the 15th of the month we will make you a remittance for the sales of the preceding month.

Temporarily, at least, we were obliged to withdraw our coupon card proposition, the same to take effect on Saturday, June 21. All lists received prior to and bearing that date will be promptly mailed. Of course, we will take care of our outstanding obligations on the card account, and shall cheerfully rectify any mistake made on lists already sent out.

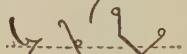
outstanding obligations cheerfully

reliable handsome lithographed

rectify additional cereal

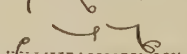
variety average consignment

15 conveniently prospects strawberries



assorted vegetable acquaintances

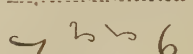
southern
16 interested investment



retaining necessity luxury

wholesale merchants jewelry

energetic treatment appointment themselves



Sales must be reported on the cards, as per enclosed, in order to keep proper record of the amount due you. An additional supply of cards will be forwarded on request.

We trust you will continue to push the greatest selling cereal of the age; the only one that pays a full 10% profit to your firm, and the above liberal commission to yourself.

Very truly yours,

(219 words)

15.

Dear Sir:

Will you please write us as soon as you conveniently can, and let us know condition and prospects for the different fruit crops in your section? Also please advise about what you will have for shipment the coming season.

We want a share of your shipments to our market, and will do our utmost to get you the best results. You can depend on full market prices and quick returns, with careful attention to whatever you send us.

We call your special attention at the present time to strawberries. The shipments from Southern Michigan are well in, and the demand is brisk, especially for fancy stock. We look for the market to continue in good shape from now on. We advise liberal daily shipments as soon as any are ready to go. Our market to-day is $1.10 to $1.25, with fancy stock still higher.

If you have not already one of our shipping stamps, please let us know and we shall mail you one at once.

Respectfully yours,

(175 words)

16.

Dear Sir or Madam:

Are you interested in making money without any investment on your part? We are wholesale seed merchants and need an honest and energetic person in every town to represent us. We are business men doing business on a business basis, and not a cheap premium house giving away cheap jewelry and cheaper prizes, but we pay cash for all work done for us. We handle only fresh and reliable seed, the kind that always grows.

These are put up in handsome lithographed packages of regular size (similar to package enclosed), each package containing seed enough of its variety for the average garden. Here is our proposition:

We propose to send you a consignment of one hundred assorted packages of vegetable and flower seed, charges prepaid, which you are to sell to your friends and acquaintances at five cents each, making a total value of $5.00. As your commission, you are to keep two cents for each package sold and remit us three cents for each package sold.

Our agents sell many hundred packages each, and you are not limited to the one hundred packages we propose sending you, but can take orders for as many packages as you can sell, retaining two cents and remitting us three cents for every package sold. In all cases cash must accompany all second orders, unless you have sold the one hundred packages we have first sent you and paid us for them, then we will send you another box on consignment, if you wish.

Remember this is not a one year's business only, but owing to the high quality of our seed, and that seed are a necessity and not a luxury, if you are energetic you can easily build up a trade that will increase each year. Everybody planting a garden must have them, for that reason they are easy sellers.

We trust you and do not ask for a deposit, but expect fair, honest treatment.

We only desire one representative to a town, and the first one in each town applying will receive the appointment; therefore, if you wish to take advantage of this offer, sign and mail to us the enclosed order, attached to the seed list. On receipt of this, we shall ship you the seed, charges prepaid.

If you cannot take advantage of this offer, will you kindly hand to some reliable person, who you think might avail himself of the opportunity? Very respectfully yours,

(414 words)

WHOLESALE PROVISION BUSINESS.

2 fruits
vegetables
6 arrived

7 covering
8 situation

1.

Gentlemen:

We are in receipt of your favor of the 11th inst. and note what you say in reference to your account. We should like to get this matter settled some time this month, so if it is possible for you to do so, try and arrange to send us a check before March 1, and oblige,

Respectfully yours,

(60 words)

2.

Gentlemen:

We are in receipt of your favor of the 14th inst. enclosing your order for fruits and vegetables in tin. We enclose copy of an order which we have sent to the factory covering the same.

Thanking you, we remain,

Yours truly,

(44 words)

3.

Dear Sir:

Your letter of the 12th, to Curtis Brothers Co., Rochester, N. Y., ordering soup, has been referred to us for shipment. We beg to advise that we have forwarded these soups to you to-day.

Thanking you for your order, and awaiting your further favors, we remain,

Very truly yours,

(50 words)

4.

Dear Sir:

Referring to recent correspondence had with you, in regard to handling our account in Streator, we beg to advise you that our arrangements there have taken such a turn that we will be unable to give you the account this season.

Awaiting your further favors, we remain,

Respectfully yours,

(51 words)

5.

Gentlemen:

We are in receipt of your favor of the 6th inst. regarding the four cases short on your shipment from Rochester. We have been after the Anchor Line regarding this, and they say they cannot produce the goods, and that the only way to dispose of this matter will be for you to present a claim to the C. R. I. & P. R. R. for this shortage, and they in turn will then settle with the Anchor Line for it. Please do this, and oblige,

Yours truly,

(89 words)

6.

Dear Sir:

Some time ago we wrote to you asking if you would get us a duplicate expense bill covering shipment from New York, Nov. 9, on which there were four cases short. We have not received this, and if you will be kind enough to advise us of the agent's name, and the road over which they arrived, also to give us the approximate date you received them, we will write to him and ask him for it.

As we explained to you before, we have got to have this before we can present our claim. The original which you sent to us has been mislaid in some way and cannot be found.

Yours respectfully,

(116 words)

7.

Gentlemen:

We enclose herewith statement of your account to date. Our Mr. Brown has called on you twice in reference to this and has told me that you would send a check. Up to date we have not received it. We would thank you to send us by return mail a check covering the full amount of the statement.

Very truly yours,

(63 words)

8.

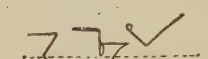
Gentlemen:

Referring to your order given me for future shipment, I will say that I have taken the liberty of asking Mr. Brown to fill this order, which I trust will be satisfactory to you. Mr. Dixon will give you the jobbing discount which I have allowed you. We have been forced to transfer this order, owing to the situation in freight rates, and I trust that our action in the matter will meet with your approval.

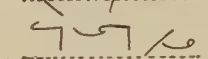
Very truly yours,

(80 words)

9 ketchup
egotistical
superior



quality
inaugurate
recognize



verbal
notation
11 anticipating

15 foreign
substances
averaging

9.

Dear Sir:

I have before me your letter of the 12th inst. written to Curtice Brothers Co., Rochester, N. Y., and note your remarks. You state that if you pay the freight on this ketchup, the goods will cost you more than any other ketchup of the same quality. I do not wish you to think that we are egotistical, but we think that we have an article in our Blue Label Ketchup that is superior to anything of the kind on the market. It is not a ketchup that sells on its price, but is sold on its quality, and while the other high-grade ketchups to which you refer have all been sold in the past two seasons, Case Free with Five, we have not found it necessary to inaugurate any such scheme to sell our goods.

I, of course, am not in any position to know whether our salesman agreed to call on your customers and sell the goods for you or not, but you are, of course, aware that business houses do not recognize verbal agreements, and if you will refer to the copy of the order which our salesman left with you, you will find a notation to that effect on the back of it.

As there is no question as to the terms of the sale, will you be kind enough to send us draft for $4.18 to balance the account?

Thanking you in advance for an early reply, I am,

Respectfully yours,

(250 words)

10.

Dear Sir:

Referring to your order for Blue Label Ketchup which is to be delivered to Franklin MacVeagh & Co., of Chicago, to be shipped by them in car to you, we would say that the delay is caused by MacVeagh & Co.'s not being ready to ship the car. The goods are all ready and have been ever since your order was received. We have seen F. MacV. & Co. again this morning, and they are unable to give us any information as to when the car will be shipped.

Very truly yours,

(97 words)

11.

Dear Sir:

We enclose herewith our latest price-list, and in this connection would say that we shall take the pleasure of calling on you some time this spring, and hope that you will be able to put in a line of our goods. This we presume you will do, as you are, no doubt, having some call for them, otherwise you would not have ordered the assortment which you did a short time ago. These prices are f. o. b. Rochester, less freight to Chicago, and are subject to the following discounts:

50 cases less 5%, 100 cases less 10%.

Awaiting your favors, and anticipating the pleasure of calling on you this spring, I remain, Very truly yours,

(125 words)

12.

Dear Sir:

We have quoted Nash Bros. $4.81 on car-load of sugar delivered at Oneida. The New York price is $4.80, and rate by lake and rail, 31c. If this figure does not bring the order, let us know at what price they buy. Yours truly,

(52 words)

13.

Gentlemen:

In reply to your request, we quote you a discount of 33⅓% on Star or Fairbank Coffee Mills, and also on regular list scales. The Aggot bearing scales sell at net list.

Hoping to be favored with your order, we remain,

Respectfully yours,

(47 words)

14.

Gentlemen:

Enclosed we hand you check for $4.50, commission on sale of 30 cases "Force" reported during month of July. Reports reaching this office after the last day of the month will be included in next month's remittance. Yours truly,

(45 words)

15.

Gentlemen:

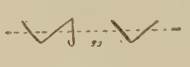
In reply to your favor of the 17th inst., I can quote you car-load of Pine Tar, guaranteed to be free from water or foreign substances, in oil barrels, averaging 50 gallons, at $4.85 per bbl. net, delivered at St. Louis, Mo. Yours very truly,

(50 words)

16 union steamboat

21 estimation Java

19 Puritan Barry



plantation eclipse

16.

Gentlemen:

We have your invoice for a car of straight flour bought of you at $2.60 bulk, and note you have billed it care Union Steamboat Line, which is quite satisfactory. You may ship the other car at once with the same billing. We wired you an offer of $2.70, net, for 1,000 more, and have your reply that you would book 500 at this price. We are ordering sacks for filling, and trust you will ship the same as quickly as possible, billing the same as previous purchase.

Yours truly,

(101 words)

17.

Dear Sir:

Kindly wire in the morning your lowest price on 2,000 barrels of Golden Rod flour, July and August shipment. We should also like your lowest price, in jute Chicago, on Clear, Low Grade and Patent flour.

Yours truly

(43 words)

18.

Dear Sir:

We can give you $2.55, in jute Chicago, for a car of your Clear flour. Please wire on receipt if you can accept our offer, and oblige,

Yours truly,

(33 words)

19.

Gentlemen:

We hand you herewith our invoice for 5 bbls. of Puritan Salad Oil which we shipped you yesterday via the Barry Line.

Trusting the same may reach you in due season, we beg to remain,

Yours very truly,

(39 words)

20.

Gentlemen:

Yours of the 30th received. We regret that none of our mills have any Prime Cotton Seed Meal to offer. Such Meal as is being offered now is anything but Prime, and we don't care to handle it.

We shall have new Meal to offer in 45 days. Then we shall be glad to make you offers.

Yours very truly,

(62 words)

21.

Dear Sir:

We are sending you, to-day, samples of carefully selected coffees, which in our estimation are about as cheap as anything we have ever seen.

The writer has made a specialty of coffees for 25 years and we are doing a large business in this line to-day. Our opinion is that the merchant who buys his coffee at these low figures is bound to make money.

Besides the samples you ask for, we take the liberty of sending you sample of a coffee called Dutch Java at 25c per lb.; our regular selling price is 27c. We also send you sample of Private Growth Java at 28c per lb.

The samples sent you are as follows: A 38 at 10c; 726 at 12c; Mocha at 18c; Plantation Java at 20c; Eclipse Java at 28c.

Hoping to hear from you with an order, we are,

Yours truly,

(168 words)

22.

Dear Mr. Williams:

We are just in receipt of a letter from the Porter Company, at Greenville, asking us when they may expect you to call on them, and we have replied saying that you would be there about the 28th. We know that you are somewhat behind on your regular route, but trust you will do your best to keep this date with the Porter Company. If you should be delayed for a day or two beyond that time, you had better drop them a line saying just when you will be there.

Yours very truly,

(98 words)

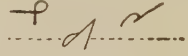
23.

Gentlemen:

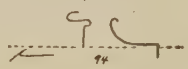
Your valued order to hand, and all will go forward at once with the exception of the flour, on which you made the price entirely too

23 quarter
consulting
exceedingly

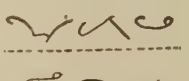
24 exhausted
25 starch
laundry



article
quantity
26 fluctuate



frequently
reliable
28 wines



liquors
remarkably
shelves

choicest
affords
immense

low. We appreciate your business very much and are willing to work very cheap for you, but at the same time we must get a little more than cost out of the goods.

The lowest we can possibly sell you Durkasco flour in quarter bbls. is $3.85, and White Horse in quarter bbls. at $3.65. We thought you wanted the flour, but could not afford to ship at the price you named, and did not dare raise the price without first consulting you. We trust you will agree with us and order the flour at the price we quote, which we consider exceedingly low.

Hoping to hear from you again, we are,

Yours truly,

(147 words)

24.

Gentlemen:

The three New York flat cheese called for in your recent order we were obliged to omit. It stated that they should be October make, and as these were entirely exhausted, we were unable to send them. There is nothing on the market now except new cheese, and if you can use these, we shall be pleased to receive your order.

Yours truly,

(54 words)

25.

Gentlemen:

We are in receipt of your valued favor asking us to send you 20 lbs. of starch for laundry use. This only comes in boxes holding from 40 to 50 pounds. This being an article that is used a great deal, we thought a box would not be too large a quantity for you. We hope it will reach you promptly.

Thanking you for the order, we remain,

Yours truly,

(74 words)

26.

Gentlemen:

We have your favor asking us to send you our catalog. We are sorry to say that we do not issue one. Prices fluctuate so frequently that they are hardly reliable.

We will send your inquiry to our Mr. Miller, who will call on you and give you the lowest prices on everything you may want.

Thanking you, we remain,

Yours truly,

(63 words)

27.

Gentlemen:

Your letter of the 25th, enclosing New York draft for $125.68, in payment of November invoice, was duly received and has been placed to your credit with thanks. We appreciate very much your prompt payment of this account, as we were greatly in need of the money. We also acknowledge receipt of your order given our Mr. Baker. The same has our attention.

Thanking you for your many favors, we beg to remain,

Yours truly,

(80 words)

28.

To Our Patrons:

We are pleased to announce the removal of our Chicago branch from 44 State street (Denison & Co.'s store) to our elegant new quarters at 31 State street, occupied exclusively by ourselves, where we shall be pleased to have you call and inspect as complete a line of wines and liquors as can be found in the city. These we are selling at remarkably low prices, in original packages, to family trade only. The excellent value given you in the past is a positive guaranty of the splendid bargains always to be found on our shelves.

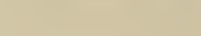
You can buy from us in retail quantities at wholesale prices.

Your attention is also invited to the extensive and carefully selected stock to be found in our Tea, Coffee and Spice department.

We carry none but the choicest brands the market affords, according to price, and in this department, as in wines and liquors, we are here to quote you the very lowest bed-rock figures in everything.

"Large sales and small profits, full value and low prices." These are the principles that have brought us an immense business. and upon which we ask your patronage.

discern
exacting
continuance



29 convenience
monthly

envelope
30 convinced

select
strictly

The long experience of our popular Chicago manager, Mr. William H. Blight, enables him to quickly discern and fulfill, in every particular, the most exacting requirements of the trade.

Come and see our new store whether you wish to buy or not. It is always a pleasure to show our goods and name prices that will bring you back when you want anything in our line.

Hoping to be favored with an early visit and a continuance of your esteemed orders, we remain,

Yours truly,

(286 words)

29.

Dear Sir:

To responsible parties we offer the convenience of a monthly account. Our goods are sold at cash prices and bills are payable the 1st of each month. A monthly account with us will be found a great convenience, and will certainly save time in shopping.

We should be pleased to receive your application, and enclose for that purpose an application slip, which, when properly filled out and mailed to us in the enclosed envelope, will receive our prompt attention.

Soliciting your patronage, either on a cash or credit basis, we remain,

Yours truly,

(95 words)

30.

Dear Sir:

We submit for your inspection the following prices on high grade Coffees, Teas and Spices:

Prime Santos	15cts. per lb.,	7 lbs. for $1.00
Prime Rio	15cts. per lb.,	7 lbs. for $1.00
Selected Combination	17cts. per lb.,	6 lbs. for $1.00
Special Java and Mocha	21cts. per lb.,	5 lbs. for $1.00
Old Gov't Java and Mocha	30cts. per lb.,	3½ lbs. for $1.00
Bowen's Spec'l Combination	23cts. per lb.,	4½ lbs. for $1.00

This is a special blend of high grade Coffees that will please the most particular. We should like you to give it a trial and be convinced that it is the best Coffee in the city at the price, 4½ lbs. for $1.00.

Select Teas of all kinds from 40 cts. to 90 cts. per lb.

Strictly pure Spices of all kinds at the lowest possible prices.

We carry a full line of the famous High Grade A. I. C. Coffees at 25, 30, 35 and 40 cts. per lb.

Your patronage is solicited and we guarantee to give you full value of your purchase.

Hoping to be favored with a trial order, we are,

Yours truly,

(225 words)

GENERAL EXERCISE.

Write a letter acknowledging receipt of payment of an account.

Make out the bills for the following:

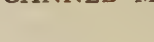
C. M. Smith & Co., Burlington, Ia., bought of Rogers Bros., Chicago, Ill., 6 doz. 2 lb cans peaches, at $2.00; 6 doz. 3 lb cans tomatoes, at $1.75; 3 doz. 2 lb cans apricots, at $3.40. Less 10% for cash.

W. B. Maxwell, Dousman, Wis., bought of Hibbard, Spencer, Bartlett & Co., Chicago, Ill., 5 No. 16 Defiance Heaters, at $6.50 each; 6 No. 9 Rockford Ranges, at $14.00 each; 3 No. 20 Imperial Gas, at $3.00 each. Less 30 and 10% for cash.

Rogers Brothers Co., Oconomowoc, Wis., bought of Miller & Co., Chicago, Ill., 2 bbls. Greening Apples, at $3.75; 6 boxes Florida Oranges, large, at $4.00; 4 boxes Lemons, at $5.00; 3 bunches Bananas, medium, at 60c. Less 5 and 3%; cartage, 50c.

CANNED MEAT PRODUCTS.

1 luncheon
3 percentage
shrinkage



sausage
5 inland
tierces
refinery

1.

Gentlemen:

Replying to yours of the 9th, we wish to inform you that our price on Luncheon Chicken is $2.40, delivered in your city. We regret that we are unable to accept any orders at $2.35.

Kindly advise us if we shall ship the six cases referred to in yours of the 9th. Also note that we cannot ship less than 200 pounds. Therefore, you will have to increase your order on Chicken Loaf to 10 cases, or order something else with it, to make the shipping weight 200 pounds.

Waiting to hear from you, we remain,

Yours very truly,

(108 words)

2.

Dear Sir:

We have yours of the 15th, and, replying thereto, we wish to inform you that we cannot give you any "A" Milano Salami under 30c, delivered. We can give you our "K" brand, which is very fine, at 27½c.

How about your Milano Salami that you have on contract? You have 1,000 lbs. "L" Milano due at 26c for this month, F. O. B. Chicago.

Kindly let us know what to ship you.

Yours truly,

(83 words)

3.

Dear Sir:

We note your valued favor of the 12th. Replying, we beg to advise that we gauge dryness by the actual percentage of shrinkage, while you naturally have simply judged dryness of the sausage by the way it felt. This can be accounted for by the difference in the weather.

However, we appreciate that you are inclined to deal fairly with us, and in this instance will meet you half way, and allow you to deduct ¼% from our bill, which we trust will be entirely satisfactory. In our next shipment to you we will give you something that will please you in every respect.

Yours very truly,

(112 words)

4.

Dear Sir:

Replying to yours of the 20th, we wish to inform you that your orders will be filled. You can continue selling Goose Liver Butter, provided you don't sell too much, as we are making up a limited stock thereof.

Yours respectfully,

(44 words)

5.

Gentlemen:

Yesterday we gave you an inland order, No. 865, for 75 iron-bound tierces Baker's Compound Lard, to be shipped in one of our cars to your place on Friday, April 6. Please change this order to read as follows:

60 iron-bound tierces Baker's Compound Lard, and 100 50-lb butter tubs Baker's Compound Lard.

This confirms our telephone conversation with your general office and lard refinery.

Yours very truly,

(79 words)

6.

Gentlemen:

We hereby confirm our purchase of April 25, for 50,000 pounds Cream Table Leaf Lard at $10.87½, loose basis, for delivery within 10 days.

Truly yours,

(35 words)

7.

Dear Sir:

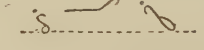
We have yours of the 14th, and, replying thereto, would request you to please send us immediately the paid expense bill for the 10 tubs of lard, so that we can file claim on the railroad company. From the description you give of the packages on arrival, it will be up to the railroad company. We presume you have signed for the goods as received in bad order, for this notation would have to appear on your paid expense bill so as to give us a basis for filing the claim. Upon receipt of these papers we will give you credit for the loss of 25 lbs. of lard.

Greatly regretting that the shipment arrived in this shape, we remain,

Yours very truly,

(128 words)

8 complaints
corned
compressed



thoroughly
chilled
observed

solid
sliced
grocers

9 German
French
Italian

8.

Dear Sir:

We have yours of the 30th, and regret to hear that you are still having complaints on the 6-lb Corned Ham. We asked our Mr. Jones as to what explanation he offered in reference to the 6-lb Corned Ham, and he advised us that he stated it was compressed in one solid piece, and could be sliced. These are the facts. It is put up in the same manner as 6-lb Corned Beef, but being a pork product, it naturally requires more chilling before opening. This is probably the trouble. Your butchers and grocers must keep the cans in their ice-boxes, so that they are thoroughly chilled before being opened. In this way the meat remains compact.

We trust you will see that these instructions are observed, and then there will be no further complaint.

Yours very truly,

(144 words)

9.

Gentlemen:

We desire to call your attention to a few facts in reference to the sausage market. Prices of raw material have been exceedingly high. This has brought the cost of sausage up to prices higher than last year, and the demand has been very good for all kinds of German, French and Italian sausage, and stocks are very low.

For the next four months the only good sausage to be had will be winter-made goods, and, as already stated, the supply is becoming more limited daily. If you have not purchased enough for your requirements this summer, advise us what quantities and grade of goods you desire to purchase for this or next month's delivery, and we will name you prices thereon.

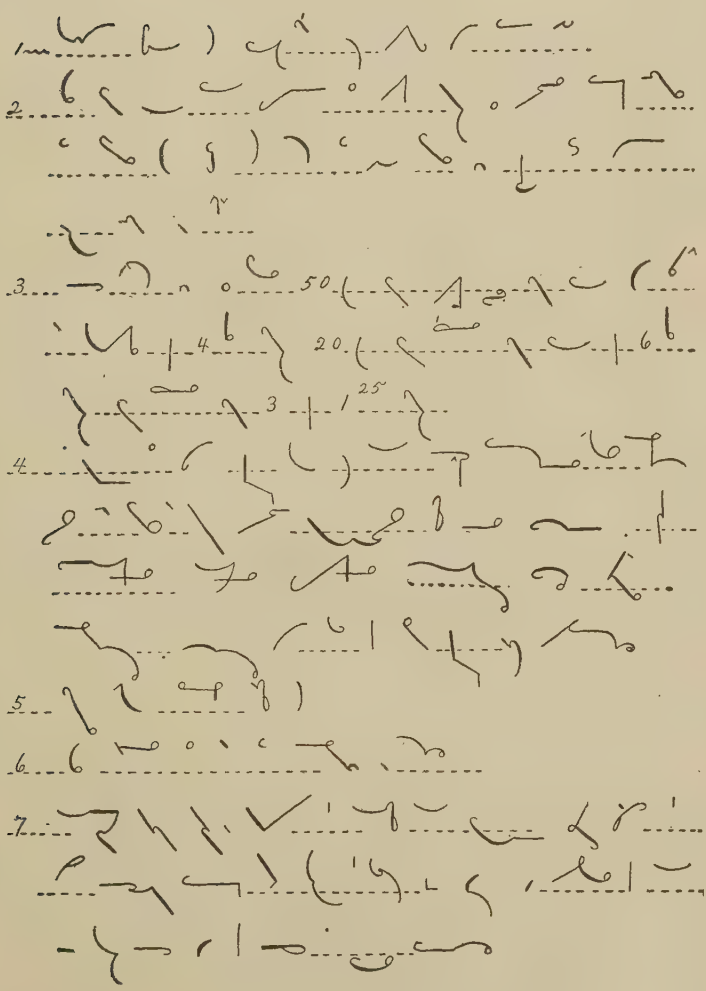
Waiting to hear from you, we are,

Yours very truly,

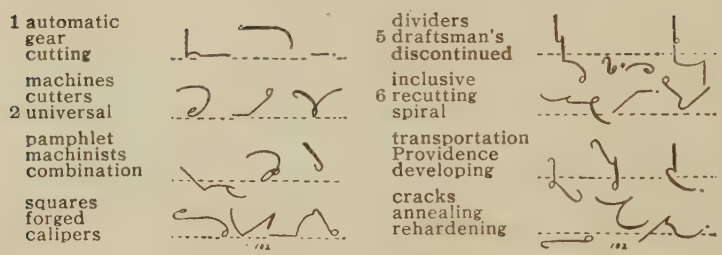
(134 words)

TRANSCRIBE.

READ THE NOTE ON PAGE SEVENTY-THREE.



MACHINERY AND TOOLS.



1.

Gentlemen:

The factory advises that it has mailed you one of our catalogues and called attention to our Automatic Gear Cutting Machines. I shall take pleasure in quoting you on any of these machines, or in furnishing you with any further information that you may require.

We also carry a complete line of all Cutters and Small Tools listed in the catalogue mailed you, and should be pleased to be favored with your order.

Awaiting your further pleasure, I remain,

Yours truly,

(82 words)

2.

Gentlemen:

In your order, No. 8145, for Box Tools for Automatic Screw Machine, you failed to advise us whether these were wanted for the No. 1 or No. 2. On receipt of this information, we shall be pleased to hurry the same forward as fast as possible.

Your order No. 8000, for one Universal Milling Machine, goes forward to-day.

Trusting that this will be satisfactory and awaiting your further pleasure, I remain,

Yours truly,

(83 words)

3.

Gentlemen:

Replying to your favor of recent date, in reference to the second-hand Wire Feed Screw Machine, we would say that we have gone over the matter very carefully here and cannot find where we can place any of these machines. We will bear the matter in mind and do all that we can to help you get rid of them, but in view of our lack of space, we would prefer not to have one sent here.

Very truly yours,

(83 words)

4.

Gentlemen:

Enclosed I hand you pamphlet, "Latest Addition to Our Lists of Machinists' Tools," and beg to call your attention to our new Combination Squares, the heads of which are steel, drop forged. I should be pleased to receive your order for a line of these. The discount on these Squares is the same as on the Calipers and Dividers.

Very truly yours,

(63 words)

5.

Gentlemen:

Acknowledging receipt of your order for No. 514, Draftsman's Square, I would say that we have discontinued the manufacture of this Square and have none on hand. I am, therefore, unable to furnish you with one. I am mailing you under separate cover copy of our latest catalogue, and would call your attention to our new line of Squares shown on pages 351 to 356 inclusive.

Very truly yours,

(75 words)

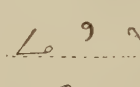
6.

Gentlemen:

Replying to your favor of the 16th, in reference to recutting Spiral Milling Cutters, I would say, taking into consideration the cost of transportation from Denver to Providence and return, to recut old Cutters would cost more than new ones. I think the cost of recutting Cutters, developing fire cracks during annealing and rehardening, is entirely out of proportion to the results obtained.

Very truly yours,

(68 words)

7 chucks sized Prentiss 

8 collets error

10 chasers undercut spindle

representative geometric

7.

Gentlemen:

Referring to Chucks furnished on my order No. 522, my customer returns these, advising that they are not large enough, and he sends a sample of what is wanted. From this sample I should judge that the Chucks which you furnished are for a smaller size of Prentiss Machine than the No. 1. Kindly have your boy call for these and replace with proper size.

Very truly yours,

(71 words)

8.

Gentlemen:

The Collets for the Prentiss Machine, returned by you under date of the 20th, have been sent back to manufacturer with a request that he replace them at once. I very much regret this error and hope that it has not put you to any great inconvenience.

Trusting that this will be satisfactory and awaiting your further pleasure, I remain,

Yours truly,

(63 words)

9.

Gentlemen:

You have an order with the Machinists Supply Co. for a large number of Vise Screws. Kindly advise if these are for the Vise on Rack or Screw Feed Machine. On receipt of advice, we will hurry the order along as fast as possible.

Awaiting your reply, I remain,

Yours truly,

(52 words)

10.

Gentlemen:

Referring to your recent conversation with our Mr. Clark, in reference to the Opening Die furnished you with set of tools for No. 2 Automatic Screw Machine, the factory advises that it thinks

the failure of the Die to close is due to the oil forming a cushion in the cap, and it would suggest drilling a couple of holes in the same to overcome this.

The trouble experienced by the Die pulling off too far is caused, it thinks, by the Chasers being undercut and not released properly. It forwarded you on the 16th, five sets of Chasers that were returned to makers to be replaced, and it trusts that these will work better.

It thinks your suggestion for a spindle pin is a good one, and it will talk it over with the representative of the Geometric Drill Co., whom it is expecting to call on it the latter part of this week, after which it will advise you further in the matter.

Trusting that this will be of interest to you, and that the machine will now do satisfactory work, I remain,

Yours truly,

(188 words)

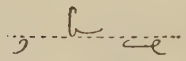
GENERAL EXERCISE.

Write the correct abbreviations for the names of the days and months.

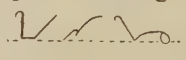
Write neatly, and in correct form, the names and addresses of ten prominent business houses in your city.

TELEPHONE INSTALLATION.

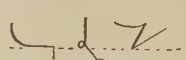
1 measured
telephone
classified



directory
rental
2 premises

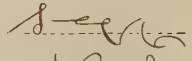


3 vacated
disposition
injury



instrument
rendered
5 private

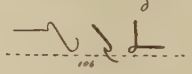
residences
exclusively
family



outsiders
violation
unauthorized

impairs
interferes
district

co-operation
benefit
6 designated



1.

Gentlemen:

As per your request, I enclose herewith contract for changing your present measured service telephone to a direct line, unlimited service. Please sign the contract, as well as the memo. for subscribers' list, also the slip for the classified directory, return at your convenience, and I shall be pleased to have the change made as soon as possible.

The rental at the unlimited rate will begin, as agreed, from October 1.

Yours truly

(74 words)

2.

Gentlemen:

As requested, I send you herewith a contract covering a new party-line telephone to be placed in your premises at 203 Washington St., and as provided for in Class X, Number 3, as noted on the back of the contract.

If you will kindly sign this contract, also the memo. for subscribers' list, and return to me, the order will be filled with as little delay as possible.

Yours truly,

(74 words)

3.

Dear Sir:

I am advised that you have vacated the premises at 544 West 79th St., City, leaving the telephone unprotected. I have had no notice from you as to the disposition you wish made of the telephone for which you contracted. In order to save you from expense, on account of possible injury to the instrument, I will have it removed at once and bill rendered you according to the terms of the contract.

Yours truly,

(79 words)

4.

Dear Sir:

As per your notice of the 9th inst., I enclose herewith contract for the telephone which is now in the name of Graham & Johnson, to be located at 164 South Clinton St., City. Please sign the contract, as well as the memo. for subscribers' list, and return to me at your convenience, and I shall be pleased to have our records changed accordingly.

Yours truly,

(70 words)

5.

Dear Sir:

We have been requested by a number of subscribers for telephones in private residences, to furnish a notice which may be attached to their telephones, or placed near it, calling attention to the fact that the use of the instrument is exclusively for the use of the family of the subscriber, and its use by outsiders or others is a violation of the contract. So many of these requests have come in that we have printed the enclosed notice that it may be used for that purpose if you desire, and which you can place upon or near your telephone.

We wish at the same time to call attention to the fact that this unauthorized use of a private telephone impairs and interferes with the service of the subscriber. It keeps the line busy when it may be needed for the subscriber's calls. Telephones in private residences are now rented at such reasonable rates that all may avail themselves of them. In the north office district, telephone service in a private residence may be had at the rate of 5 cents a call, and upon a guarantee of 5 cents a day.

This letter and the enclosed notice are issued for the benefit of the service, in which we trust we may have your co-operation.

Yours truly,

(219 words)

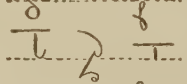
6.

Gentlemen:

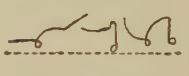
We have just ordered of your representative a telephone to be placed in our office, designated as "XX No. 2," which we understand comes to us free from any charge for placing in or taking away from the office, or cost of the 'phone itself.

7 frequently undoubtedly disengaged

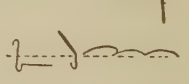
appliances methods standardized

accommodation arrangements accommodate 

requirements installed

auxiliary entrance facilities 

moderate endeavor remedy

traffic obtained minimum 

available merits

The rental guaranteed for same, 20c per day for three hundred and sixty-five (365) days per year, or a net cost to us of $73.00 for the year, giving us the privilege of sending 1,460 messages per annum.

Is the above correct?

If you could give us the telephone number that will be used, we will thank you for it, so that we may make use of it in printed matter and the directory.

Yours truly,

(127 words)

7.

Gentlemen:

We beg to call your attention to the fact that your telephone is frequently called for when your line is in use. You are undoubtedly aware that your use of the service is increasing. At our end of the line we know that it is frequently called for when it is in use, and such calls are delayed or lost to you because they may not be repeated when you are disengaged.

The appliances showing that the telephone is busy and the methods used in their operation are now so standardized that it is almost impossible to report a line busy when such is not the case. We should be glad to have you, and others connected with your telephone service, call at any of our operating offices to investigate this matter, and feel certain that such a call would interest you and convince you of the above facts.

The daily number of telephone calls in the Chicago Exchange has increased so largely that many lines are overloaded, and probably your line is busy more times than is realized by those who use it. A large number of our subscribers now have for the accommodation of their business two, three or more telephones, and some of the largest firms have more than 100 telephones each. Very

many have private branch exchanges, with trunk lines and private operators to handle their calls. Such arrangements are not needed by all, but it is a fact that one telephone line will not accommodate the requirements of a large business handling a great many daily calls. There are at present several thousand subscribers who would benefit themselves and their customers by providing two or more telephones, and they are now blocking out business by trying to do with one telephone probably ten times as much business as was accommodated when the instrument was first installed.

To accommodate this increased service we are now offering an auxiliary long distance telephone on a special circuit, operated on the measured service plan, at a cost of $75 per annum, including the privilege of sending 600 calls, excess calls being charged for at graded rates. Ingoing calls are free. This telephone may be listed with the subscriber's present number and used entirely for ingoing business; the present telephone being used for outgoing calls or for ingoing calls, when it is not busy. To a subscriber who has but one line, this arrangement gives two doors of entrance by telephone, and double the present facilities at a moderate cost. It is in the interest of the subscriber, his patrons, and of good telephone service.

It is the endeavor of the company to give the best exchange service in Chicago that can be given in so large an exchange. It is not possible to handle calls numbering frequently 100 or more, daily, on one telephone and make the service satisfactory to a subscriber or his patrons, as the line must be busy many times when called for. The remedy is to provide a sufficient number of telephones to meet the demands of the traffic, and they may be obtained on the above plan at a minimum cost.

We think you will find it worth your while to investigate this matter of your telephone service and telephone traffic. We shall be glad to furnish any available information at our end of the line at any time, and to have an agent call if desired, to present the merits and advantages of the new auxiliary service referred to.

Very truly,

(594 words)

WHOLESALE MILLINERY BUSINESS.

1 ostrich
2 leghorns
4 mousseline

6 wreaths
muslin
bridal

1.

Dear Sirs:

In reply to yours of the 16th inst., we will say there is nothing we want in the ostrich line at present. We will see you when in New York in July.

Yours truly,

(36 words)

2.

Gentlemen:

Your order for leghorns, white silk and flowers is received, but too late to be shipped with your other goods, as they were shipped on Wednesday last.

Yours truly,

(30 words)

3.

Dear Sir:

On invoice of May 25, five cases of No. 1525 roses, shipped by you on the 12th, by fast freight, have not yet reached us. Kindly send tracer from your end and we shall trace from here, as we are very much in need of the goods and should have received them ere this.

Yours respectfully,

(62 words)

4.

Gentlemen:

Express twenty-five pieces of white mousseline, No. 160, 20c. If you have not this in stock, give us a quality similar, even if it costs 1c more. We do not want your No. 962 under any consideration.

Yours very truly,

(49 words)

5.

Ladies:

We received the goods returned by you, but, excepting the No. 503, ½ dozen hats, amounting to $1.00, we will not accept them. The other hats we have returned. Inasmuch as you purchased these on bill of March 16, they have been out entirely too long for us to accept. Respectfully yours,

(59 words)

6.

Dear Sir:

In reply to yours of the 5th inst., we will say that none of our confirmation wreaths have any wax blossoms in them. They are all made of muslin. Our bridal wreaths are the only ones that are made of wax. Should you desire any of these, we shall be pleased to receive your order. Yours truly,

(59 words)

7.

Dear Madam:

Your favor of recent date is received. We herewith enclose samples of silks, satins, velvets, ribbons, etc., and trust you will find among them many that you can use. They are all good values, fresh, this season's goods, and you will note the prices at which we are offering them are such that you cannot afford to ignore them.

We also enclose samples of nets, braids, etc., which are being used extensively this season in the manufacture of fine dress hats, also street hats. Some of this braid is worth up to twice what we are now asking for it, and it is all a bargain. Thinking that you have not received our late catalogue, we have sent you one under another cover, and therein you will find many wonderful bargains.

Hoping you will favor us with your business, we are,

Yours very truly,

(146 words)

8.

Gentlemen:

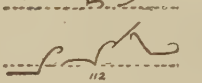
Your favor is received, and goods were shipped yesterday. The hat bags we did not send, as you desired them printed, and we have no facilities for doing this kind of work. You could get this done much cheaper at the house where you buy your stationery, and besides, the cost of mailing would be considerable.

Hoping you will find the other goods satisfactory, and that we may be favored with your further orders, we are,

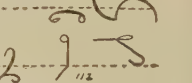
Yours truly,

(79 words)

9 trimmed assortment
10 Chantilly galloon
13 millinery precaution



legitimate consumers
14 velour measurement
stretched explanation



9.

Dear Sir:

Your favor of the 11th is received. In reply, we should state that we can sell you a line of ladies' trimmed hats from $4.50 to $6.00 per dozen, but there will be no whites in the assortment. We can also give you untrimmed shapes from $1.60 to $2.00 per dozen, no whites, and in flowers we can give you the best jobs you have ever seen. These are all extraordinary values, and if you are interested we should be pleased to forward you samples. At the same time send us your references, and, if satisfactory, we will forward goods, the same to be paid for immediately upon receipt. Our terms are spot cash.

Yours truly,

(126 words)

10.

Dear Sir:

On your invoice of the 6th, No. 1566, we are charged with 360 yards white Chantilly galloon 7½c, No. 60904. Price given to our Mr. Logan on this number was 6c. Will you please look into this matter and send us credit bill for same as soon as possible?

Yours truly,

(68 words)

11.

Dear Sir:

Yours of the 3d received, and filled to the best of our ability. We regret to say we have nothing in a jet crown at the price you state, or, in fact, none at any price. As to the roses, we are about sold out, and are unable to buy any in the city at the price you state. We have sent you one dozen bunches of the best dark roses we have in the house, and a half dozen bunches of silk and velvet roses. The season being pretty well over, our stock in this line is very small, and we have sent you the best goods we have.

Trusting this will be satisfactory, and that it will be what you want, we are,

Yours very truly,

(129 words)

12.

Dear Madam:

We are in receipt of your letter of the 3d, requesting two ladies' white leghorn hats and two ladies' black hats, but you neglected to mention the price and just the style of hat you wanted. We have mailed you, under separate cover, our latest catalogue, and would ask you to please re-order.

Yours truly,

(57 words)

13.

Dear Madam:

Your favor of recent date is before us, and in reply to the same we will say that our spring catalogue is not yet ready for distribution. We hope, however, to have it ready for the mails by the 5th of February. On investigation, we do not find your name given in either of the mercantile reports, and, consequently, do not know whether you are in the millinery business or not. If you will kindly write us, stating whether or not you carry a line of these goods for the trade, we shall, upon favorable reply, be pleased to mail you this catalogue. We think this precaution is necessary to protect all legitimate dealers whose business we solicit. We should also call your attention to the fact that we do not sell goods to the consumer direct, but deal exclusively with the trade.

Yours truly,

(147 words)

14.

Dear Madam:

Replying to yours of the 6th inst., the velour which you report short in measurement is measured stretched, same as it was before being plaited. This, undoubtedly, accounts for the shortage which seemingly occurs in the goods which you have received. We think if you remeasure them you will find we are correct in our explanation of the same.

Yours respectfully,

(63 words)

15.

Dear Friends:

We have your favor of recent date, and send you description of one of our lots, "No. A. B. F." We trust you will find it necessary in your business and place an order with us.

We have on hand 750 dozen bunches of American Beauty roses. They come in two, three, and six roses to the bunch, bunches that never sold for less than $6.00, and some even as high as $10.50 a dozen. They are just what you need for trimming leghorns, and you cannot afford to miss this rare opportunity to buy very fine imported roses at less than half price. We offer one dozen of these large bunches, assorted, in pink, jack, white, and tea at the extremely low price of $3.95. We do not sell less than one dozen. This is a very fine lot and must go regardless of cost. You, no doubt, will see that you cannot be without it, and we hope to have your order on one or more lots.

Yours truly,

(184 words)

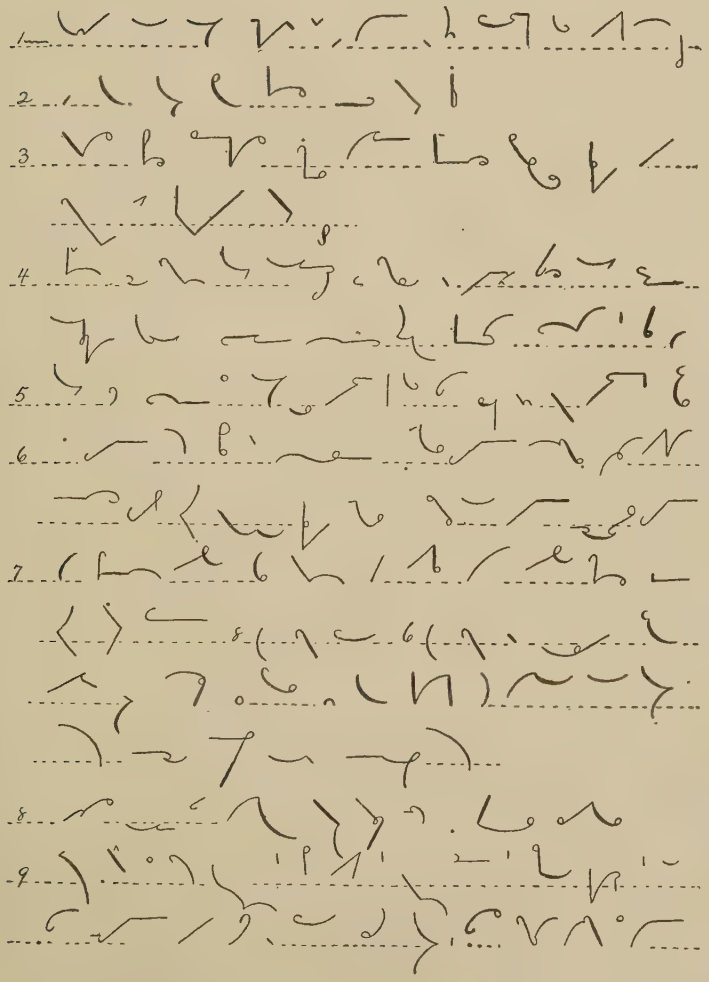
GENERAL EXERCISE.

Write a letter acknowledging receipt of an order for goods. State that the same will have prompt attention.

Write in shorthand, and practice on same until each name can be written very rapidly: Charles Brown, Henry Smith, Walter Thomas, William Parker, Allen C. Anderson, F. C. Foster, W. G. Green, Mary B. King, Mabel White, Louis Sullivan, Anna Davidson, Samuel Adams, Alfred Baker, George Williams, Leonard Jacobs, Perry Cooper, Thomas, Gibson & Company, Brown Brothers & Co., Messrs. Marshall & Hawkins, Columbia Electric Light Co., Jones, White & Co., Mathews, Jackson & Co., Messrs. Wheeler, Keith & Co.

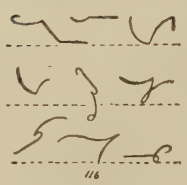
TRANSCRIBE.

READ THE NOTE ON PAGE SEVENTY-THREE.

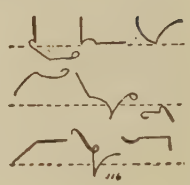


WHOLESALE PAPER BUSINESS.

1 Winnebago antique folded
2 violette princess anxiously
arrival
4 manila excellent



5 duplex automatic
7 folio
linen peerless cardboard
regular bristol indicated



1.

Dear Sir:

We have your order for 2 reams 8-lb, ruled letter-heads, Winnebago, Antique, at 10c per lb; also, 10 reams 6-lb, legal folded note, at 11c per lb. These goods will go forward at once.

Thanking you, we are,

Yours truly,

(50 words)

2.

Gentlemen:

On the 10th inst. we placed an order with you for two reams, 19x24, 100-lb Violette Princess Blotting Paper, and have your acknowledgment of the order, saying that it would be shipped promptly. It is now the 18th, and we are still anxiously awaiting the arrival of the paper.

Please give this matter your immediate attention, and if it was shipped promptly upon receipt of order, will you not start a tracer after it and get it to us just as soon as possible?

Yours truly,

(95 words)

3.

Dear Sir:

We have your order for one roll 40-inch (basis 24x36, 25-lb), folded Russian Fibre Wrapping Paper. This will be shipped at once.

Thanking you for the order, we are,

Yours truly,

(41 words)

4.

Dear Sir:

We are shipping you to-day, as per your order of the 16th, five bundles, 21x26, No. 150, Manila, double-lined, Straw Board. We are

certain you will find this an excellent quality of board, and we shall be pleased to receive your future orders for it.

Thanking you, we are,

Yours truly,

(61 words)

5.

Dear Sir:

Your letter of the 9th, asking for quotations on paper bags, is received. In reply we are pleased to quote you as follows:

No. 4 Chicago Red Sugar Bags, at 3½c per ℔.

No. 4 Red Duplex, at 3c per ℔.

3-℔ Acme, Automatic Self Opening Bags, $2.50 per thousand. The above prices are subject to a discount of 50 and 10%.

Thanking you for the opportunity of quoting you prices on this stock, and hoping that we shall have the pleasure of filling an order for you in the near future, we beg to remain,

Yours truly,

(110 words)

6.

Gentlemen:

Yours of the 10th, enclosing sample of Dry Proofing Paper, is received. I have used the sample with most excellent results, and desire to put in a stock of the same. Please ship at once, 2 reams No. 1, 25x40, Dry Proofing Paper as per sample enclosed herewith.

Yours truly,

(56 words)

7.

Gentlemen:

Please book our order for the following, to be shipped September 1:

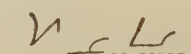
10 reams 36-℔ D. Cap Ledger Paper, at 12c per ℔.
5 reams 24-℔ folio, high finish, Winnebago Linen, at 16c per ℔.
4 reams 20-℔ folio, pure linen, cream laid, plate finish, at 13c per ℔.
2 reams 32-℔ 24x34 globe map bond, at 10c per ℔.
500 sheets 14x17, 10 ply, peerless, plain cardboard, at $1.50 per hundred sheets.
500 sheets, tough check, regular size pink cardboard, at $2.00 per hundred sheets.
200 sheets 4 ply cream pasted, Bristol cardboard, at $4.50 per hundred sheets.

Trusting that this order will have your usual careful attention, and be shipped promptly on date indicated, I am,

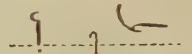
Yours truly,

(155 words)

8 assorted colored chocolate



wedding attractive figure



9 bargain ivory cornered

10 envelopes canary
11 decided

translucent alabaster beveled

enameled
12 morocco delayed

8.

Gentlemen:

Please quote me your best price on 500 sheets of assorted colored paper, 8x11 inches, coated one side, colors to be black, green, blue, red and chocolate. This paper is to be used with white or gold ink, and must have a good writing surface. Thanking you for an early reply, I am,

Yours truly,

(60 words)

9.

Gentlemen:

I am just in receipt of your special bargain catalogue, and should like to have you quote me your best figure on the entire lot of cut cards, f. o. b. Racine, Wisconsin. I note that you quote all of these goods subject to previous sale. The lot to which I refer is as follows:

25,000 No. 48, 6 Ply, White Ivory, Round Cornered Cards.
12,000 No. 50, Assorted Heavy Translucent, Round Cornered Cards.
10,000 2x4, 4 Ply Alabaster, coated one side, Square Cornered Cards.
2,000 2½x3¼ Beveled Edge, Wedding Bristol Cards.

If you can make these at an attractive figure, I will take the entire lot.

Yours truly,

(125 words)

10.

Dear Sir:

We have your esteemed favor of the 3d, enclosing order for
20,000 No. 123, 6¼ XX White Wove Envelopes.
5,000 No. 501, 6¾ XX Canary Laid Envelopes.

These goods will be shipped promptly as per your instructions.

As to discount, we will allow you our regular 50 and 5% on

this order. Trusting that this will be entirely satisfactory, and thanking you for the favor, we are,

Yours truly,

(85 words)

11.

Gentlemen:

Yours of recent date, quoting prices on book paper, was duly received. We have decided to place a small order with you and trust it will have your prompt attention.

Please ship by freight the following:

5 reams, 24x40, 96-lb White Enameled Book, coated on one side.

5 reams, 32x44, 140-lb No. 1 Cream Enameled Book.

6 reams, 32x44, 70-lb White, No. 1, M. F. Book, Mill 3.

Trusting that we shall be in receipt of these goods at an early date, we remain,

Yours truly,

(106 words)

12.

Dear Sir:

We are just in receipt of your letter of the 6th containing order for envelopes. In reply, we beg to say that the 5,000 No. 504, 6¾ XX Light Blue Laid Envelopes, and 500 8-lb, No. 5, Cream Morocco Wedding Envelopes, we will ship to you at once; but the balance of your order will be delayed for a few days—not to exceed a week—awaiting shipment from the mill, which we are expecting daily.

Thanking you for the order, and assuring you of our best efforts to get all of this shipment to you as promptly as possible, we remain,

Yours truly,

(124 words)

13.

Dear Sir:

Your letter of the 24th is to hand. In reply we shall say that we are mailing you, under separate cover, our catalogue, showing prices and discounts we make to the trade. We shall be pleased to receive your orders for anything in our line.

Thanking you in advance for any orders with which you may favor us, we are,

Yours truly,

(65 words)

14.

Gentlemen:

We are in receipt of your letter of this morning, and take pleasure in quoting you typewriting paper, put up in ream boxes, at the following prices:

8x13 Heavy Red Cross Linen, 60c per ream.

8x13 Extra Thin Linen Wove, 65c per ream.

All f. o. b. cars Chicago. Samples of each grade of paper enclosed herewith.

Thanking you for the inquiry, and hoping that we shall have the pleasure of filling an order for you in the near future, we are,

Yours truly,

(93 words)

GENERAL EXERCISE.

What will 22,450 envelopes cost at $1.37½ per M?

How many dozen sheets of paper in 80 quires?

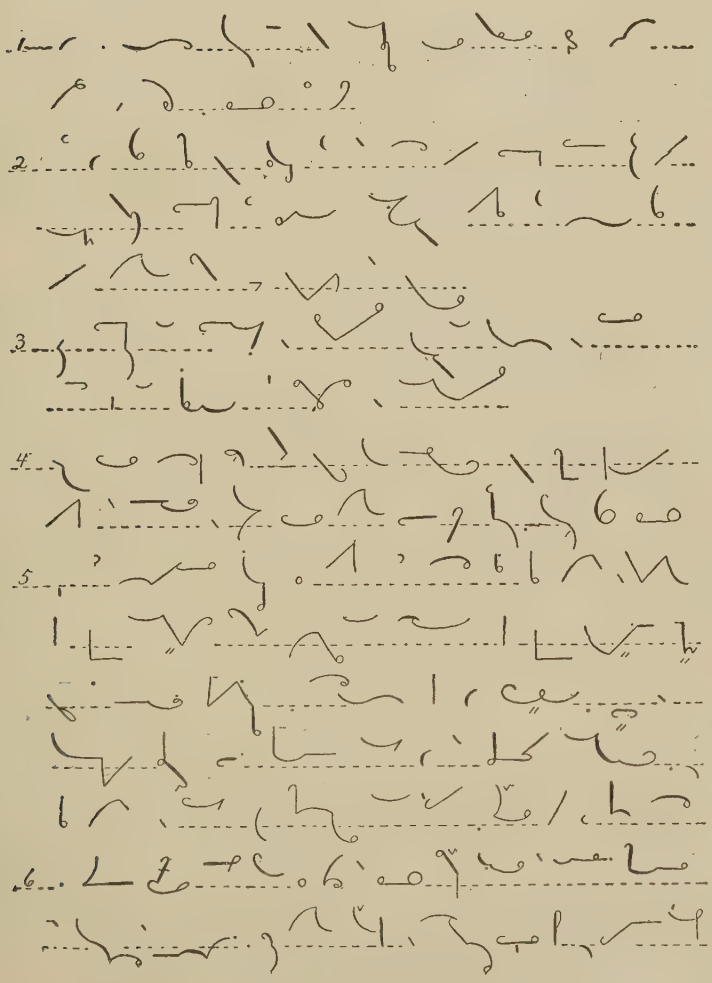
The following bill has been returned for correction. Please correct at once:

2 7/12 gross No. 87 cork holders at $4.65 per gross	$12.82
5⅝ doz. automatic pens at $10.00 per gross	3.97
5 gross Spencerian writing pens No. 305 at 65c per gross	3.40
Total	$20.19

Write a letter to accompany corrected bill.

TRANSCRIBE.

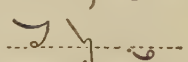
READ THE NOTE ON PAGE SEVENTY-THREE.



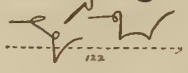
PRINTING AND PUBLISHING BUSINESS.

1 intended
hesitancy
frank

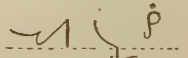
anxious
patronage
2 commands



explicitly
extremely

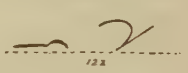


enrolled
3 confidently
consistent



unequaled
failure
enlighten

4 gummed
machinery



1.

Gentlemen:

It is several weeks since we wrote you about some printing you intended to get out. Since then, in looking over our records (which is our usual custom), we fail to find an order from you.

We write this letter to ascertain, if possible, the reason. If there is anything in our way of doing business that causes your hesitancy in ordering, we should like to have you be frank with us, and allow us to explain all doubts to your satisfaction.

We want you to remember that we are anxious for your printing patronage, no matter how much or how little you may need. It is not one order we desire from you, but should like you as one of our pleased customers, and hope to obtain your patronage by our good work at money-saving prices.

If it is convenient, kindly inform us on the enclosed postal card if there is anything further we can do to obtain your order, or tell us why we were not favored with the same.

Very respectfully,

(176 words)

2.

Gentlemen:

We wish to acknowledge the receipt of your esteemed favor of recent date, and, complying therewith, we take pleasure in sending you the enclosed samples and prices. We sincerely trust that they will answer your requirements and enable you to make a suitable selection, assuring you that your kind commands will receive our prompt and careful attention.

It may be possible, however, that you will not find among the samples sent one that exactly pleases you. Should such be the case, we will gladly send others, if you write us, stating explicitly what you wish.

We desire your trade, at least a share of it, and if good, reliable, up-to-date printing, at extremely low prices, will gain it, we feel certain soon to have your name enrolled on our large and rapidly increasing list of satisfied customers.

Hoping to be favored shortly with an order from you, however small, and assuring you that we shall do everything we possibly can to make your dealings with us pleasant and satisfactory to you, we are,

Very respectfully,

(174 words)

3.

Gentlemen:

Some days ago, in response to your request, we sent you some samples and prices of our printing. We have not yet received your order, as we confidently expected.

The prices for our goods are just as low as is consistent with good work. Their value for the money is unequaled, and, because of this, we cannot account for our failure to hear from you. If there is any further information you desire, we shall be pleased to enlighten you on any point whatever.

Hoping to be favored with an encouraging reply, or order, we remain,

Very respectfully,

(99 words)

4.

Gentlemen:

We enclose herewith a sample of our 6½ white envelope, especially gummed and extra strong. Our trade has been the manufacturing of envelopes for the large consumer and we sell only in large lots. We have just added new and improved machinery for the rapid manufacture and printing of envelopes, which enables us to sell them in lots of 5,000 and 10,000 at the same price as heretofore for large quantities. We offer you the enclosed envelope, printed in black ink, in 5,000 or 10,000 lots, at $1.25 per M., delivered anywhere in the United States. We guarantee the manufacture and

comparison
5 endeavored
solicit

fastest
history
country

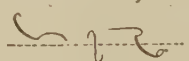
metropolitan
6 capacity
throughout

narrated
admirable
adherence

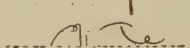
appreciating
7 entitled
authoress

historic
calendered
octavo

volume
attractive
canvassing

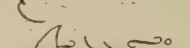


beautifully
illustrated
magnificent



superb
convinced
unique

lithographed
phototype
engravings



printing to be the very best. A comparison of this envelope with the one you are now using will show a saving to you of 33⅓ to 50 per cent.

Hoping to hear from you with a trial order, we remain,

Yours very truly,

(156 words)

5.

Gentlemen:

We have this day shipped your goods by United States Express. We hope they will reach you in good order and prove satisfactory. We have endeavored to please you in every respect, and solicit your future patronage.

If you should find it convenient, we would suggest that you mention our firm to some of your business friends, as we believe it would be to their advantage to have their work done in a metropolitan printing office.

If you refer any one in need of our services to us, and we obtain their order, we will give you a commission of 5 per cent in cash, or credit you on our book for a like amount, to be applied on any printing order you may desire. You may thereby receive your own work free of charge, and do a favor to your friends.

Very respectfully,

(147 words)

6.

Gentlemen:

Owing to an unusual rush of business, we are somewhat behind in our work, and your order has been delayed in shipment. We will, however, send the goods in a few days.

We have just completed the press work on the five thousand envelopes which you ordered by wire, and which were to be shipped with the balance of the order when finished. If you are in especial need of these, we can ship them separately, and will do so upon receipt of instructions from you to that effect. Otherwise, we will hold until balance of the order is ready, and make shipment complete as soon as possible.

We pride ourselves in being one of the few printing houses that don't know dull seasons. We are working every branch of our business to its full capacity every day, and often nights, which is one of the reasons for our low prices.

Assuring you that your order will receive prompt attention, and appreciating your patronage, we are,

Very respectfully, (169 words)

7.

Gentlemen:

We take pleasure in calling your attention to our new work, entitled "Story of Our Nation," by Ella Hines Stratton, the well-known authoress. This charming volume will have an immense sale, for it is an entirely new work, very attractive and valuable.

We mail you a canvassing book so that you can see what a superb work we are offering you. Please examine it carefully and you will then be convinced that this is one of the most unique and fastest selling books ever published.

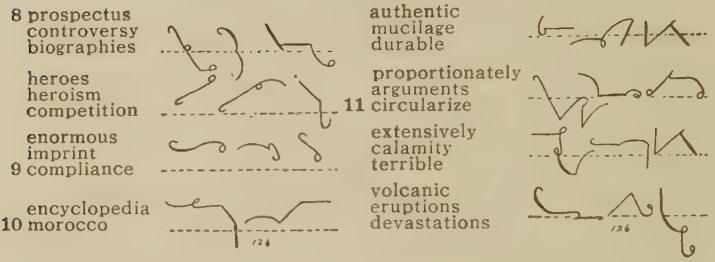
We call especial attention to the style in which this charming history of our country is written. The story is narrated by conversations, including questions and answers. A highly educated matron gathers a group of young persons about her, and with admirable tact, pleasant stories and a strict adherence to historic facts, tells them the history of our great country from the discovery of America by Columbus down to the present time.

This very attractive and valuable work is printed on fine calendered paper. It contains more than 500 large octavo pages, and is beautifully illustrated with several hundred magnificent lithographed plates and superb phototype engravings.

We will print 1,000 sets of circulars, containing your name and address, free of charge, on receipt of your order for 25 books. Additional circulars will cost you one dollar per thousand for the large descriptive, and fifty cents per thousand for the small circulars.

We await your order for books and circulars, and remain,

Very truly yours, (223 words)



8.

Gentlemen:

We enclose circular of a new book which we are just publishing, and which we would like to have you handle. The prospectus is now ready and we shall have complete books in two weeks.

The interest in naval matters, growing out of the Schley-Sampson controversy makes this a very timely book. It includes complete biographies of our naval heroes from Admiral Schley back to John Paul Jones, as well as a vivid account of every important naval battle in which American ships have been engaged. There are also chapters on Feats of Heroism, the New Navy, etc.

The book contains nearly 700 pages and 100 very attractive illustrations, mostly half-tones. We shall be pleased to send you a sample prospectus if you are interested.

There is no competition on this book and it is bound to have an enormous sale. We will furnish circulars printed in two colors, with your imprint, at $2.25 per 1,000; prospectuses at $17.50 per 100; complete books at 75 per cent discount from retail prices.

Hoping to hear from you favorably, we are,

Yours very truly,

(193 words)

9.

Gentlemen:

Your favor of the 4th of this month enclosing $3.00, is at hand. In compliance with your request we are to-day shipping copy of the White House Cook Book, Encyclopedia and Dictionary to the two addresses given.

Thanking you for the order, we are,

Very truly yours,

(46 words)

10.

To the Agent:

We are sending you herewith a picture and description of our fine Morocco bound, gold edged edition, of the "Authentic Life of William McKinley." The paper on which it is printed is exactly the same size as a leaf of your book.

Paste it, using mucilage on the edge, in the front of your prospectus, and always show and try to sell this style of binding. It is really the cheapest—because it is so durable—and it is the book you should always sell to those who wish to use it as a present.

So many people have called for a fine Morocco bound, gold edged book, that we have made this. It costs us more than twice as much to make as the cloth style, hence, it is proportionately cheaper than the cloth book. Still you make more than twice as much money on every one of the Morocco books as you make on the cloth binding. Is not that worth a special effort?

We shall certainly hope that you will sell a large proportion of this Morocco binding in the future. You may also be able to get many, who have heretofore subscribed for the cheaper style, to take this. Do so wherever you can.

Always read or talk the arguments on the back of the picture to your customer. Begin by showing this best binding first, and come down to the cheaper bindings only when you cannot get an order for the best.

Your friends,

(251 words)

11.

Gentlemen:

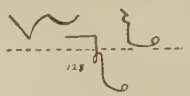
It will now pay you to circularize extensively for agents on "The Martinique Horror and St. Vincent Calamity." We are well aware that publishers who mailed out postal cards and circulars a few days after this terrible calamity, did not get as many agents as they expected.

This was due to the fact that at the time publishers sent out their circular matter, the people throughout the country had heard but little about the terrible volcanic eruptions in Martinique and St. Vincent. Men are now talking about these fearful devastations, and now is the time to secure agents for this very attractive and fast selling book.

desolation
overwhelming
geographic

unreliable
inferior
competitors

appalling
catastrophes
eye-witness



destruction
Pompeii
Herculaneum

We have gone to the expense of making a larger and more attractive circular, showing the desolation caused by this horrible calamity. The eruptions have continued, and now everybody realizes what an overwhelming horror has overtaken the people of these ill-fated islands.

The fact that our author, who is a member of the Geographic Society of the United States, is writing from personal observation, gives us a great advantage over all other manufacturers. The people want the true story of these appalling catastrophes from an eye-witness—they are not satisfied with the conflicting and unreliable newspaper accounts that other publishers are copying in making their books.

Many publishers who began selling inferior books are now ordering prospectuses of us, and they will push the sale of our work and deliver our books to all their customers. We made no mistake when we sent our author to Martinique, for doing this has given us a great advantage over our competitors who would not spend money to secure the best authorship.

We have just added a large number of new illustrations to our book and can fill orders for prospectus books at an hour's notice.

Send us your order for 50 prospectus books for "Martinique Horror and St. Vincent Calamity," which will only cost you $5.00, and if your agents cannot sell our book twice as fast as any other similar book, then we will cancel the charge for these prospectuses.

This great work not only contains a complete and authentic account of the recent terrible calamities, but it also contains an account of the destruction of Pompeii and Herculaneum in the year 79 A. D. and accounts of all the most noted Volcanic Eruptions. If you want to make money fast, push the sale of our great work, which is selling twice as fast as any other History of Volcanic Eruptions.

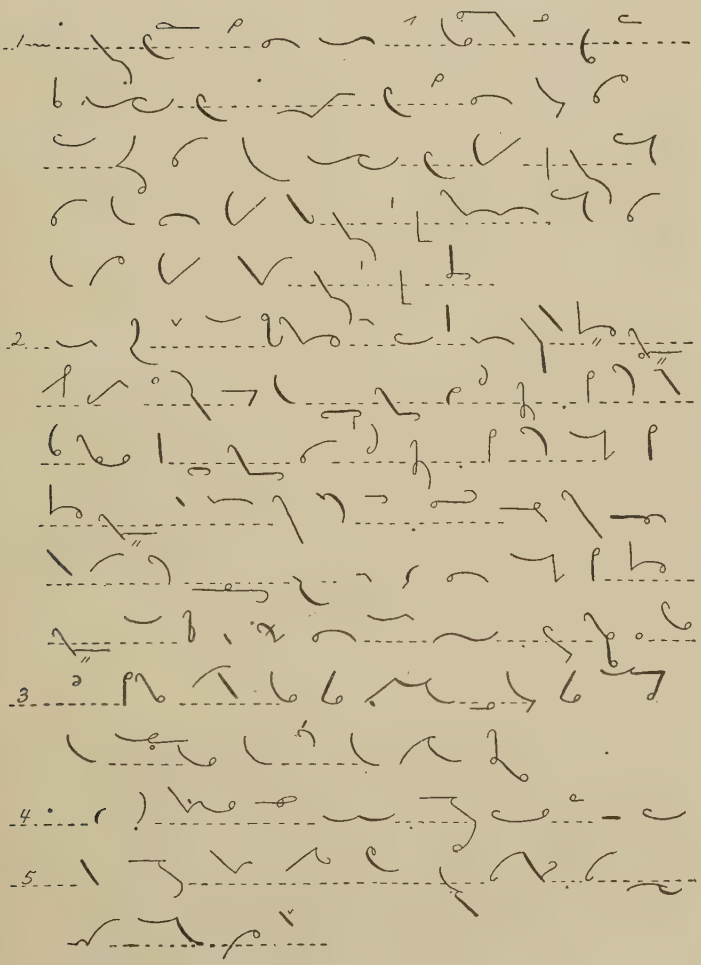
We await your order for canvassing books and circulars, and remain,

Very truly yours,

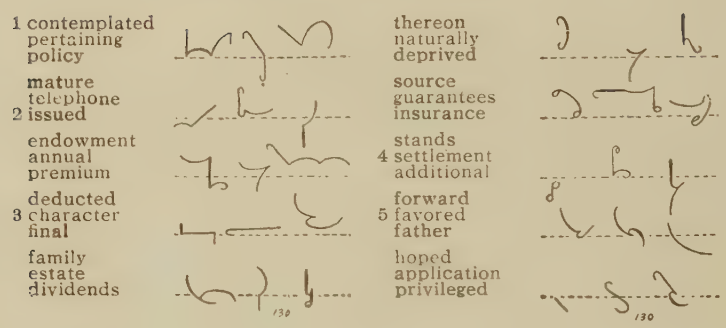
(436 words)

TRANSCRIBE.

READ THE NOTE ON PAGE SEVENTY-THREE.



LIFE INSURANCE BUSINESS.



1.

Dear Sir:

Just a line to remind you of your contemplated call at this office to talk over matters pertaining to your policy No. 321400, which is to mature at an early date.

We trust you will find it convenient to call soon and will ask that you telephone in advance, if possible, stating about what day and hour it will be convenient, that our Mr. James, who has this matter in charge, may be present to meet you.

Yours truly,

(86 words)

2.

Dear Sir:

The Company has issued policy No. 217559 upon your life, amount being $5,000, plan 30 year endowment, annual premium, $204.35. We inclose this policy herewith together with Company's receipt for this first annual premium, the same having been deducted from the discount value of your old policy No. 157013, net check for which discount was sent you on the 5th ult.

Thanking you for this favor, and with kind regards, we are,

Yours truly,

(95 words)

3.

Dear Sir:

Your favor of 17th inst. is at hand and noted.

If your policy No. 146221 were to be made Paid Up in five annual payments, more or less, the character of the policy would not be changed thereby, excepting that after the final payment had been made it would remain upon our books fully paid, and payable to your family or estate upon your death. As regards dividends thereon, they would naturally be much smaller than the dividends paid at the present time, as the policy would be deprived thereafter of that principal source of dividend—excess premiums. Your contract contains no guarantees as to Paid Up insurance, and in this respect in its Paid Up condition, the contract would differ in no wise from the policy as it stands at the present time.

Yours truly,

(143 words)

4.

Gentlemen:

Your letter of 28th inst., regarding payment of claim under policy No. 236425 on the life of James Roe, is to hand.

The Company says it will, immediately upon receipt of policy receipted by Mary Roe, send check for $1,004.26 in settlement of the claim. All the dividends, except the one which has been placed to the credit of the policy as additional insurance, have been used. Send us the policy so receipted, and we shall receipt you for it and forward at once for payment of claim.

Yours very truly,

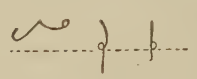
(100 words)

5.

Dear Sir:

We believe that we have not been favored with a letter from you since we paid claim upon the life of your father, 60 days since. We had hoped that the way might open for you to favor us with your application, and that we might be privileged to issue a policy on your life to take the place of that which had gone off our books through the death of your father.

reliance
society
tested

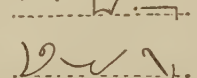


wanting
illustrate
benefits

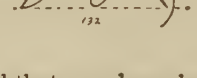
methods
invariably
stability

ultimately
resulted
existence

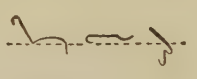
esteem
intimately
connected



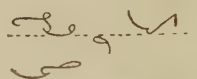
associations
enroll
membership



permitted
6 current
abandoned

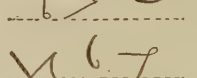


correspondence
start
7 forwarded



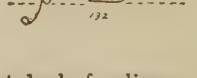
increased
cancelled
balances

8 notice
records
nearest



birthday
within
exchangeable

furnishes
protection
higher



We recall that you have been placing a great deal of reliance on Society Insurance, and wish to say to you now, as we have in time past, that that form of so-called insurance has been tested and found wanting. It has been offered every opportunity to illustrate the benefits of its particular methods, but they have invariably been shown to lack stability, and loss has ultimately resulted in all cases. With many of those still in existence and which have stood very high in public esteem in times past, the end is in sight, and to none more clearly than to those intimately connected with such associations.

It would give us great pleasure to enroll you in our membership, and we trust that we shall be permitted so to do in the near future.

Yours truly,

(214 words)

6.

Dear Sir:

A few days since we received the Bankers' National current premium on your policy No. 237057. Does this mean that you have abandoned all idea of discounting the policy and getting your money thereon at this time? It should not be necessary for us to assure you that the statements contained in our letter are to be relied upon, and that if you desire to discount this policy at this time, the same can be done under the conditions as set forth in our correspondence.

Your policy will so soon mature by its terms in any event, that we believe your interest lies along the line of early action upon insurance to replace it. Insurance is to be had at lower cost now than will be the case when this contract matures, so that whether you discount this policy or not, we know it will be dollars in your pocket to start a new contract without further delay. We shall be pleased to hear further from you at an early date, and trust that you will not close a deal for discounting the policy referred to, without first favoring us with your decision in the matter. We also trust that upon receipt of this you will conclude to make application for a new policy to start at once, and beg to remain,

Yours truly

(232 words)

Dear Sir:

We forwarded your note for $1,600, for increased loan on your policy No. 198536, to company.

Inclosed find your note, $1,100, cancelled, receipt for $115, interest on the new note for one year, and company's check for $10. The premium for the current year on the above policy has also been deducted, which balances the account.

Very truly,

(74 words)

8.

Dear Sir:

We notice by our records that your rate changes on June 2, as in life insurance we always figure a man's age to his nearest birthday. If you can get your application in within the next few days, we could date your policy back so as to get you in at age 43. As this would save you considerable in gross premiums, we believe it to be to your interest to do so.

Regarding our Exchangeable Term and Investment policy, would say that the great advantage of this form of policy lies in the fact that it furnishes immediate protection at a very low rate, with the privilege of changing to a higher form within five years. Thus, if a man feels the need of immediate protection for his family, and is not in a position to pay the premium on a high class policy he can take an E. T. & I. policy and in five years or less

straight
secure
attained

assignee
release
assignment

carried
short
features

sister
beneficiary
disappeared

outlined
worthy
circular

surrendered
nonpayment
appreciated

9 realizing
involved
10 search

12 mutual
professional
comprehensive

returned
postmaster
relative

fulfills
accomplish
unlike

communication
thereunder

stipulated
operation

change the policy to the Straight Life, Limited Life, or Endowment forms, and secure those forms at a much less premium than one of his attained age who had not carried the short term policy.

We consider the features outlined above as well worthy of your consideration and trust you will view them favorably. We inclose herewith a circular which will give you some additional information regarding the E. T. & I. policy.

Yours truly,

(238 words)

9.

Dear Sir:

We write to call your attention to the fact that the interest on loan on your policy has not as yet been paid. When the Company lend on a policy they do not require the interest in advance, but are willing to allow the loan to run for six months before realizing anything on it. This is an additional reason why all interest items should be paid promptly, and as you are now 30 days past due, we trust you will give it immediate consideration, as the safety of your policy is involved.

Yours truly,

(98 words)

10.

Dear Sir:

We are in search of information regarding one John R. Smith who has a policy in this Company. We have written to Mr. Smith's last address, but the letter has been returned, "not found." The postmaster, however, upon our request, has given us your name as

a party who might know something of Mr. Smith, or of his relatives. Mr. Smith's policy in this Company is about to mature, and we wish to get into communication with the parties having claims thereunder. You, at one time, were the assignee under this policy. Have you still a claim upon it? If not, why was not a release of assignment sent us? Our records show Smith's sister, Adaline, as the beneficiary, but we can find no trace of her, either from the address on our books or through her friends. Both Smith and his sister seem to have disappeared. The policy has been Paid Up for several years, having been surrendered for non-payment of premium, and Mr. Smith has not kept us posted as to his change of address.

Any information you can give us along this line will be greatly appreciated by,

Yours truly,

(196 words)

11.

Dear Sir:

We are just in receipt of your letter of the 12th, inclosing application for information concerning our twenty-year bond policy, and in reply to same will say that this matter has been turned over to our Mr. George Brown, of your city, who will call on you during the next few days and explain to you the advantages of this particular policy.

Thanking you for the inquiry, we beg to remain,

Yours very truly,

(76 words)

12.

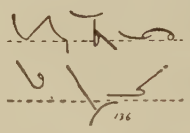
Dear Sir:

At the suggestion of our mutual friend, Mr. Walter Williams, we write to call your attention to one of the most important things that is brought to the attention of business or professional men to-day—the matter of insurance on your life, which you carry for the protection of your Family and Estate. Business men are realizing as never before that there is no line of investment so comprehensive in scope as Life Insurance.

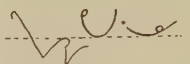
Money invested in this direction fulfills a double purpose—protection to home and property, and a Savings Bank. As Insurance contracts are now drawn, they accomplish the latter feature as well as the former, and to a surprising degree.

The policy contracts of the present day, unlike those of years past, are filled with liberal guaranteed features. They provide annual stipulated surrender values, both Cash and Paid Up, and an annual Loan value. The Paid Up value is automatic in operation,

forfeited
incontestable
numerous

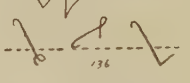


proportionately
sufficient
commensurate



options
popularity
covering

proposition
hesitate
prepared



so that no loss could occur under one of these policies, no matter for what reason it became forfeited. These policies are incontestable after one year, contain 30 days grace clause, give privilege to change beneficiary, and provide numerous options of settlement.

The above features are contained in all the regular contracts, including the Straight Life plan. Still another point, and one of increasing popularity, is the privilege given to Family or Estate of taking the proceeds in Instalments, covering any number of years from 2 to 20, thus providing a Guaranteed Income. If taken in this way, the amount would be increased proportionately.

We doubt not that as a man of good business judgment you are carrying Life Insurance. Is it of the right kind, and is it of sufficient amount? If you were taken away would your Family receive an Income commensurate with their needs as your estate stands to-day? If not, lose no time in increasing your Life Insurance, for you cannot protect your loved ones at as low cost in any other way.

Will you not send us your date of birth that we may submit a proposition? Do not hesitate because you think you "can't afford it." If you are not prepared to pay for one of the regular plans at this time, we have a Term Policy that will surprise you.

Yours truly,

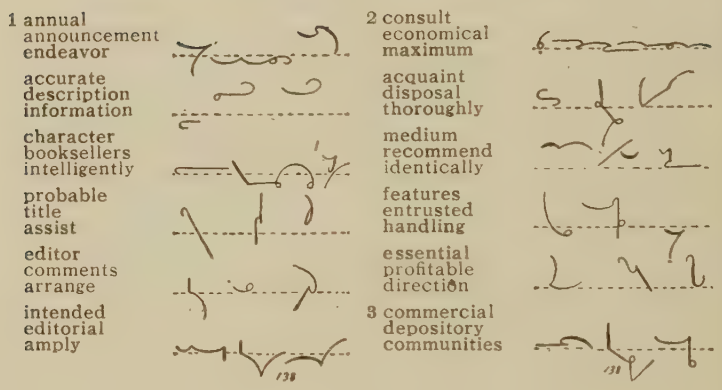
(388 words)

GENERAL EXERCISE.

Taking each of the following expressions, the student is to write out, in detail, his understanding of what is meant, making very clear the portion appearing in italics:

Please note correspondence *next attached.* Please make *voucher* for difference. You may *draw* on us for the balance. Continue shipping until we *countermand* the order. Herewith find agent's *tracer.* Inclosed find *invoice.* Please send *cuts* and prices at once. *Abstract* just received. *F. O. B. cars your track.* The abstract shows *judgment* against him. Get his *acceptance* and return to us. After these mortgages have been *acknowledged,* record them. Please instruct your *clients* to that effect. In which case, your name would appear on the credit sheet of the *Commercial agencies.* You certainly wish to maintain your *rating.* Defendants have given *chattel mortgage.* We will begin suit for *foreclosure.* Your note is *protested* for *non-payment.* Please give *gross, tare* and *net* weight. Five reams, *120-lb.* enameled book. *Six-ply* Bristol cardboard. *September* corn is evidently *cornered.* Enclosed we hand you *account sales* for two cars of oats, *net proceeds,* $480. Price $1.00 per *lineal foot.* These figures represent the *gross receipts.* We have yours giving a list of *collaterals* which you hold as security. *Bill of lading* received. We charge 5 cts. a barrel for *cartage.* Send with all possible *dispatch.* Please do not *side-track* this *tracer.* We *wired* you to-day. We began taking *depositions* to-day. We notice in *Dun's Notification Sheet,* etc. *In re 580,* we note, etc. Your *proxy* by wire came in time.

ADVERTISING CORRESPONDENCE.



1.

Dear Sir:

Our annual Spring Announcement Number will be published on April 1, and we shall endeavor to make it of as great practical value to the trade as possible. That the list of your announcements may be complete and the notes on your books accurate, please send us a complete list of your announcements for the spring and summer months, with descriptions of the books or information as to their character, scope, etc., such as will enable booksellers to order intelligently.

If the probable date of publication can be given to us with each title, it will greatly assist the editor in making his comments and arranging the matter so that it will be most convenient for quick reference.

Titles, information, and all matter intended for editorial use in this number, should reach us not later than March 24. Advertising copy can be received up to March 27. We should be glad, however, to receive such copy as much earlier as possible, in order to give you ample opportunity to examine the proofs.

Yours truly,

(179 words)

2.

Dear Sirs:

Have you as yet arranged for your fall advertising? If not, it might be to your interest to consult us before you do so. If you are looking to place your advertising on an economical basis with the maximum results, we should like to acquaint you with our methods of doing business. Our many years of experience are at your disposal. We know pretty thoroughly the value as an advertising medium of nearly every publication in the country, as we have done business with them all and will recommend only such mediums to our customers as are best suited to their business.

The interest of our customers is identical with ours, and the writer's sole duty is to study the advertising features and business in general of our customers and advertisers who may write us for suggestions and information as to the best way to promote and increase their business. We have also in our employ ad. writers who are second to none, and whose services are at your disposal should we be entrusted with the handling of your advertising. Our customers get the benefit of our extremely low rates.

We shall be glad to furnish you prices and full particulars on any work in our line, and believe it will be to your interest to let us figure with you before placing your fall advertising. It is not so much what you say in an advertisement as how you say it. Thousands of dollars have been worse than wasted on poorly written ads. and as a natural consequence the mediums carrying these ads. are condemned when the ad. fails to bring results. The same article handled by an experienced ad. writer might have proven a great success.

Don't buy advertising like you would a load of hay, when it doesn't cost any more for the employment of brains, which is essential in the placing of advertising on a profitable basis. May we show you what we can do for you in this direction?

Awaiting an early reply, we beg to remain,

Yours very truly.

(347 words)

3.

Dear Sir:

It affords us great pleasure to invite your special attention to the Present World's Commercial Depository, which is daily becoming more and more useful to the commercial and other communities, and is the most reliable trading house for a variety of business.

concern
enormous
contrivances

established
protection
representation

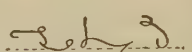
esteemed
matured
mutually

advantageous
relation
communication

promoted
conducted
financing

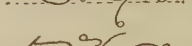
140

4 correspondence

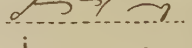


testimonials
insertion

circulation
consequently
majority



convince
especial
steady



magazine
exceptions
evidence

5 stationery

guaranteed

140

The terms, proposals of business and systems which our concern can offer are the outcome of enormous labor, long experience and combined contrivances. It is established for the promotion and protection of trade.

We are prepared to undertake the agency or representation of your esteemed house, and trust that you will give our proposals your well-matured consideration, which would conduce to a lasting mutually advantageous business relation through at least one of our various departments.

In case you are not in a position to entertain any business connection with us at present, either to secure our agency or to give us yours, etc., we respectfully beg that you will keep this communication always by you for future reference; and should you, or any of your friends, require any special business to be promoted or conducted, or the financing and representation of any sound commercial enterprise to be undertaken, etc., in any parts on this side, please consider our services at your disposal.

Hoping to be favored with your esteemed correspondence, which shall always have our best and promptest attention, I am,

Sincerely yours,

(226 words)

4.

Dear Sir:

Answering your favor of the 9th inst., we take pleasure in mailing you to-day a sample copy of "The Book-Keeper," also some advertising testimonials, all of which we trust will reach you promptly.

The rate for advertising in "The Book-Keeper" is only $80 per page, per insertion, smaller spaces in exact proportion, as explained by the enclosed rate card. This rate is, indeed, very low, considering the circulation which "The Book-Keeper" has and the class of people which it reaches. Every copy goes to a paid subscriber, consequently, when you advertise in it you do not pay for a lot of waste circulation, as is the case in the majority of publications.

The testimonials we are sending you will convince you that "The Book-Keeper" is a great puller, especially for mail order. We are certain if you will give it a trial you will be only too glad to remain a steady advertiser in it. We do not tie anyone up on a long time contract. If "The Book-Keeper" will make money for you we want you to use it; but if it will not do you good service, then you are at liberty to discontinue it at any time.

The fact that it carries more advertising than any other magazine in the market, with one or two exceptions, is the best evidence that it does what we claim for it. In addition to its large circulation among office people and others, we cover the entire stationery trade, consequently your announcements will be brought to the attention of both dealers and users.

We shall be very glad indeed to receive your order, and if you will let us hear from you early, we can give you a choice position in the next issue.

Sincerely yours,

(303 words)

5.

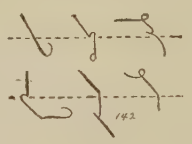
Gentlemen:

Here is a real summer offer. For $7.00 per line, which is a trifle over one-half of the regular price per line for each insertion, we can place an advertisement of yours from two lines up, two times in August and September issues of the enclosed list of well-known Mail Order Monthlies with a guaranteed circulation of nearly 2,000,000 each issue. This will give you nearly four million circulation for $7.00 per line, and will secure you two insertions in the best mail order pullers.

The month of September is usually the month when all mail order advertisers start. By using August and September issues you will prepare for a good mail order business during the coming fall. No such offer has ever been made or can be made by any other Agency.

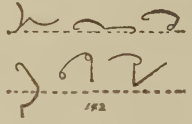
5 publication
patrons
7 expenditure

duplication
obtainable
anticipated



ascertain
8 American
merchants

appreciated
solicit
monetary



As we have only a limited amount of space, it will be to your interest to send in your order without delay, so as to secure publication and good position. Copies of each paper containing your advertisement will be sent to you, should you favor us with an order. We make this exceptional offer to make you acquainted with our methods and our efforts to secure the best bargains for our patrons.

Hoping to hear from you by return mail, we remain,

Yours very truly,

(223 words)

6.

Dear Sir:

Allow us to introduce The Home Courier to you (copy mailed under separate cover) and draw your attention to the post-office receipt which speaks for itself.

The best evidence of the Home Courier's pulling quality is the fact that our advertisers not only remain with us, but they increase their space. We shall be pleased to receive a share of your business, either direct or through your advertising agency.

We have only one price—50 cents per agate line—no discount for time or space. Forms close promptly on the 20th of the month. Cash must accompany the order when placed direct.

Wishing to be favored with an order, and assuring you that it will receive our personal attention, we are,

Yours very truly,

(127 words)

7.

Dear Sir:

We have addressed you once before in reference to your advertising, and not receiving any response to our letter, we take the liberty to do so again.

May we ask if you are satisfied with the results from your past advertising? Perhaps they can be increased without any extra

expenditure. Have you ever considered duplication in circulation and tried to avoid it? Are you getting the lowest rates obtainable as well as the best services? When you place your advertising through us you get the benefit of our vast experience, our thorough knowledge of the pulling powers of nearly all mediums published, the lowest rates, prompt and careful service.

The essential features for the success of advertising depend upon good circular work, good copy, avoiding duplications, and low rates. We always look out for the interest of our customers in this regard. Our long experience in this particular line, the great amount of business done each year, and our close connection with all the large advertising mediums, place us in a position to offer our customers the very best returns for the money paid.

In the past fifty years advertising has never brought better returns than now. If your advertising is not bringing you the results you anticipated, we should like to co-operate with you and ascertain the cause.

Hoping to hear from you, we remain,

Very truly yours,

(231 words)

8.

Dear Sir:

We are sending you to-day a sample copy of the American Advertiser, which goes to retail merchants in every state of the Union, and is highly appreciated, as the enclosed testimonials show. We solicit business from you at a rate of 50c an inch per issue, with 10 per cent discount for cash with order.

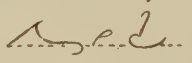
We believe that an ad. of the nature of yours would pay big returns on the investment; anyhow, it is worth the trying. There is little monetary risk on your part. We are carrying quite a few advertisers on yearly contract and they write us that they are satisfied with the investment, and that is a pretty good admission for an advertiser.

We could fill our paper with "cheap" advertising, but we have not that class of readers. The kind of advertising we want is your kind or we will have none at all. By looking over the advertising pages of the issue we send you, you will see that we have no fake mail order scheme in it, or any ads. of Cheap John printers.

legitimate
encourage
discourage

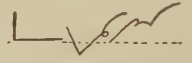
literature
contributed
permanent

reflection
latest
9 journal



foreign
enthusiastically
10 classified

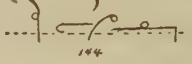
educator
perusal
ornamental



efficient
patronized
farthest

unheard
offered
instructive

oversight
carelessness
executed



This is costing us a pretty penny, but it is due to legitimate advertisers, and we trust you will encourage us in our attempt to discourage this fake business, which casts a serious reflection upon worthy houses. Copy must be in May 30 at the latest.

Respectfully,

(233 words)

9.

Dear Sir:

We take the liberty of mailing you a sample copy of our monthly journal, and trust that you will give the same a careful perusal.

You will observe that three courses of lessons in business penmanship and one course in ornamental penmanship are being conducted in the Journal at the present time by four leading penmen and teachers. Four such noted experts have never before been engaged to give lessons in the same Journal at the same time. Heretofore, such enterprise has been something entirely unheard of in the realm of this class of journalism. Such an opportunity to learn to write well has certainly never before been offered by any other penmanship publication. Then the department of business education contains from month to month the most instructive, interesting and valuable literature ever contributed to this great and growing cause.

We want your name on our subscription list, believing that if you receive the Journal one year, you will then become a permanent subscriber. The regular subscription price is $1.00 per year, but as an extraordinary inducement for you to subscribe now, we offer you the Journal one year for 50 cents.

We are pleased to say that our Journal is now gaining very rapidly in public favor. Subscriptions are pouring in from all parts

of the country, and from foreign countries, and subscribers are enthusiastically recommending it to others. We feel sure that as a subscriber you would do the same.

Yours very truly,

(258 words)

10.

Dear Sir:

This Agency is placing more classified (Want) advertising in Dailies and Sunday papers than all other Agencies combined—a claim which publishers will bear out. Prompt and honest services, experience of years, low rates, intelligent selection of papers that pay, and careful checking, have brought us this large patronage, and nothing else. We know the papers that are necessary for the success of our patrons, and they know it is so.

We give economical and efficient services, and are therefore patronized by all who wish their money to go the farthest, and also to be sure that their ads. are published in every paper they pay for, and not only in a part of them.

After thorough checking, every advertiser receives his money back for omissions, if they occur on account of oversight, carelessness of publishers, or other reasons.

Through us you can have the best for less money than others charge. If you want such services as we alone can give for this class of business, we shall be pleased to receive and to fully execute your orders.

Hoping to hear from you, we remain,

Very truly yours,

(191 words)

11.

Gentlemen:

You may record us as approving your methods. We recognize that advertising a strictly high-class table water that appeals only to a certain class of people, is not as easy as something that is purchased by the masses.

You are doing our work better than we thought it possible, and we certainly consider it a pleasure to tell you of our satisfaction.

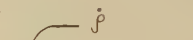
Business is booming with us all along the line. Have just received an order for three car-loads to be shipped to Shanghai. No doubt the excellent magazine advertising you are now doing for us is responsible for this order.

With kindest regards, we remain,

Yours truly,

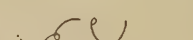
(111 words)

12 catalogue
constant
marked



independent
inevitably
buried

hopelessly
sufficient
accompanied



subscription
available
sincerely

12.

Dear Sir:

On February 1, next, we publish a Finding Catalogue of the books published in 1903. This catalogue, which is by titles and subjects, is in constant use by thousands of booksellers for a whole year and very often for much longer.

The past year has been marked by an extraordinary independent publishing movement. We have on our lists over 500 names of publishers, new to the trade, reporting one or two books only. A book so published, unless it makes an immediate mark, is inevitably buried out of reach of booksellers, who cannot find the address of the publisher when the book is inquired for. Even the entry in such a list as ours is often valueless, as would-be purchasers remember only a part of a title, or get it mixed hopelessly. The trade, however, make quite as much use of the advertisements in trade journals as of other parts of the paper, so that an advertisement of your book in this February 1 number will be in service for a very long time where it will afford instant information to booksellers all over the country when your book is called for.

We desire to call your attention to the fact that an inch of space, amply sufficient for one or two titles, with prices and short press notices, and your name and address, will cost you but $2.25. If you are a bookseller or otherwise interested in our paper, we offer you a year's subscription and an inch advertisement in the annual catalogue number for $3.00.

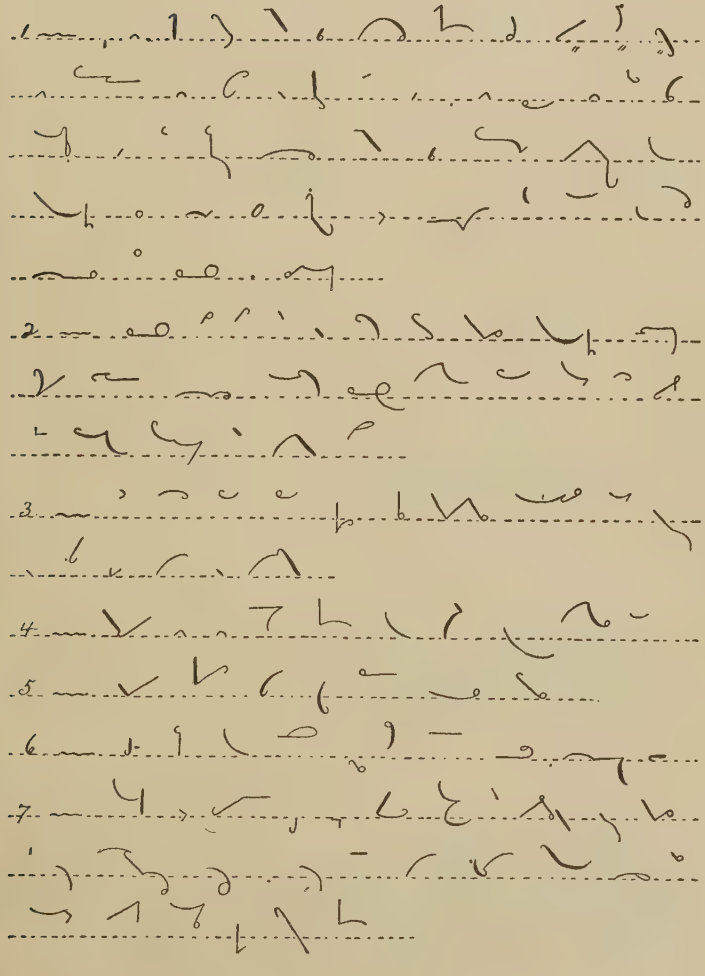
Copy for the advertisement, accompanied by cash or a check, must reach us by January 25 to be available for the catalogue number.

Yours sincerely,

(308 words)

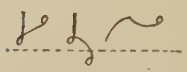
TRANSCRIBE.

READ THE NOTE ON PAGE SEVENTY-THREE.

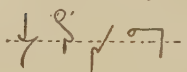


LOAN AND INVESTMENT BUSINESS.

1 desirous
desires
liens

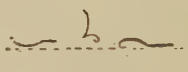


2 Continental
suspended
3 chattel
security

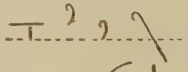


preliminary
foreclosure

4 communicate
5 assignment
mortgage



accommodate
authority
third
probably



collections
6 folder
details

1.

Dear Sir:

Mr. Spilman states that you are desirous of making a settlement of your business with him, and that he has no money at present with which to pay you. He, therefore, desires to make arrangements with us to take up your claim as we have the other liens against the property. Kindly inform us if you wish to do anything in regard to the matter, and what you will take for your papers; also what they amount to at the present time. Your mortgage seems to cover only forty acres of the land now owned by him.

Yours truly,

(101 words)

2.

Dear Sir:

The Continental Insurance Co. informs us that your note of $12, due October 1, has not been paid, and that the policies are now suspended on account of non-payment. Please inform us as to how soon you expect to make this payment.

Yours respectfully,

(48 words)

3.

Dear Sir:

In reply to your esteemed favor of the 9th inst., regarding the John Harris matter, we would ask if you will guarantee the payment of our debt in full. within another year, provided we make the arrangement to which you refer? Also, who would give the

note, what chattel security would you have for the $50, and when would it be due?

We have done considerable preliminary work for the foreclosure, but could waive that in case a satisfactory arrangement is arrived at and will wait a few days to hear further from you.

Yours very truly,

(99 words)

4.

Gentlemen:

In regard to the Addison E. Parris matter, would say that we saw him to-day, and he said that he would accept $25 in full of his claims, but that if he did not receive that amount, he would commence suit. I told him nothing beyond the fact that I should write you. You can either communicate with him at Daws, Iowa, or if you desire to write to us, we will do what we can in the matter.

Very respectfully,

(83 words)

5.

My dear Sir:

Your favor of the 11th inst., containing assignment of the Platt heirs for the Lucinda Moore mortgage, is at hand. We note what you say about wanting the $500, and while we should like very much to accommodate you, we have no authority in such cases, where the money is left by third party, to forward the same except upon receipt of papers, as they are payable here. As you have sent East for them, it will be probably only a matter of a few days until you can have the money in your hands through them. Were it not for the fact that collections of our own are so slow now, owing to the low price of grain, we would, as a personal matter, take pleasure in accommodating you for the Platts.

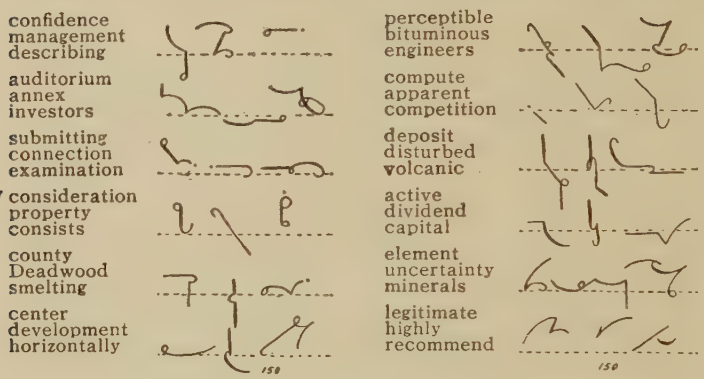
Yours very truly,

(141 words)

6.

Gentlemen:

We invite your attention to the enclosed small folder, giving the details of a bond of the Chicago-Tennessee Coal & Coke Company, which will net you nearly 6%. Some of these bonds have been purchased by well-known business men here, and we thought that the investment would interest you. We know the people who



own the Company, and have the utmost confidence in their management of it.

We also enclose a folder describing a first mortgage bond on the Auditorium Annex which has proved itself popular with investors, and will net you 5%.

We shall take pleasure in submitting other bonds to you from time to time, and in this connection we wish to call your attention to the fact that we own whatever securities we offer you, and have purchased them only after a careful, personal examination.

We shall be glad to have you call and give you any further particulars that you may desire.

Very truly yours,

P. S.—We also enclose an offering of choice first mortgage bonds on North Shore property.

(181 words)

7.

Dear Sir:

I beg to offer for your consideration as an investment, a limited number of the shares of this Company. The property consists of 7,340 acres of coal land in Crook County, Wyoming, within 50 miles of Deadwood, South Dakota; the smelting center of the Black Hills, where the demand for coal is very great.

The land lies in a body and consists of a plateau having an elevation of some 300 feet; there are three veins of coal exposed so

far as the development work has been done, each 3 feet, 4 feet and 6 feet thick, respectively. The first two veins are above the level, running horizontally through the plateau without perceptible dip, hence the coal can be mined by simply drifting, thus doing away with all expense of shafts, hoisting, pumps, etc. The third vein is 100 feet below the level of the plain, hence it will, when reached, be mined in the ordinary way.

The coal is hard black bituminous, of high grade and superior quality for steam and the manufacture of gas and coke. The company's engineers compute that the coal can be put on board the cars at the mine for 65 cents per ton, and as coal in the Black Hills is worth $3.00 to $4.00 per ton, most of it being shipped from Illinois, the enormous profits which must arise to the company from the operation of this property are at once apparent.

The engineers estimate the amount of coal in the property at 103,912,380 tons, and report the roof to be excellent for mining purposes, requiring very little timber; such as is required exists on the property. The company will have practically no competition in its field, this being the largest and best coal deposit in that section, what other coal there is in that region is mined with much cost and difficulty, that deposit having been much disturbed by volcanic action.

The company commences active operations at once and expects to become a big dividend payer from the start. The capital stock of the company is $2,500,000, the shares being of the par value of $100 each. To raise the balance of necessary working capital, I can sell you a few shares at $50 per share. Coal mining lacks that element of uncertainty attached to mining for other minerals, and consequently is a straight, legitimate business proposition, not a gamble. Any further information desired will be cheerfully furnished. I highly recommend the stock as an investment.

Yours sincerely,

P. S.—Under no circumstances will shares be sold at less than par value after the number set aside for this purpose has been disposed of.

(569 words)

8.

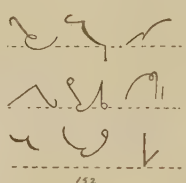
Dear Sir:

Your favor of the 13th inst. is received and noted. The 320 acres in Wichita County are described in No. 9 on the enclosed list.

8 personally
cultivated
rental

9 representative
specialties
illustrated

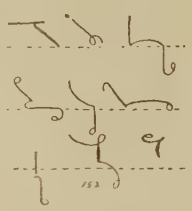
individual
officials
territory



capable
compensation
10 temptations

speculations
fortunes
promoters

outsiders
insiders
swindled



We have seen this tract personally and will guarantee the description. There are no improvements on the land other than the breaking. The balance is prairie land and every foot can be cultivated. The owner of the land furnished the seed for the sowing of the crop last year, and receives one-half of the crop, he paying the expense of threshing his share. This gives an unusually large share of rental to the purchaser. We shall be glad to hear further from you in regard to this tract, and are satisfied that you will be well pleased with it should you decide to purchase.

Yours truly,

(136 words)

9.

Dear Sir:

We are desirous of obtaining representation in your city and locality, and your name has been suggested to us as a proper person to handle our specialties, descriptions of which will be found in the enclosed illustrated circular.

We want a reliable, active individual, whose duties it will be to call on banks, city and county officials, manufacturing, law and insurance offices. Your territory has never been worked with our line, and judging from the large sales of our goods in other sections, you would meet with success.

All salesmen, with an established trade, find our specialties an excellent side line. We paid one man, last month, $68 in commissions on sales of our goods, and he has been selling them over the same territory for the past two years. For a capable man, there is much good money to be made in handling our specialties along with other lines of goods.

Kindly give this matter your attention, and if you decide to handle our goods, we will be pleased to go into details regarding our methods and the amount of compensation we can allow. If you cannot take hold of this, will you kindly recommend some one in your city who would make a good man for us? By so doing you will confer a great favor.

Very truly yours,

(225 words)

10.

My dear Sir:

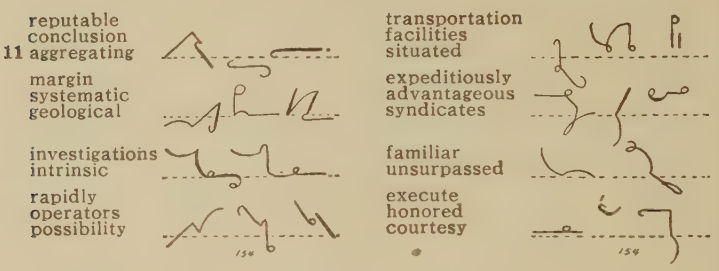
It is often easier to make money than to keep it. There are so many temptations to go into wild speculations. You read in the papers nearly every day of fortunes made in gold mines and in stock speculation.

When you have paid all your bills and have several thousand dollars lying idle in the bank, there is a great temptation to buy oil stocks or, in fact, anything that you are told will pay big dividends. Promoters hear that you have made money and they make you believe that you can make immense fortunes by investing a few thousand dollars in their schemes.

It is true that a few business men have made money in stocks, but nine outsiders lose to one who makes. It is the insiders who make the money. By insiders is meant the men who control the companies. Outsiders who simply buy stock have but little chance of making anything. As a rule they lose every dollar they put into schemes the stocks of which are sold by promoters. Men who make money boast of their success, but men who lose seldom say anything about their losses.

You can, no doubt, readily call to mind cases among your own acquaintances or friends, persons who have been induced to buy stocks because they were cheap, and who have since learned that there was not the least chance of such stocks ever having any real value—that they were simply put on the market to sell, and are generally bought by those who expect to get more than they pay for.

The writer has been swindled by promoters and therefore speaks from experience. Promoters are men who induce you to buy mining stocks, oil stocks, and, in fact, any kind of stocks that are not sold by reliable brokers. When a promoter tries to induce



you to buy stocks, refer him to a reputable broker and tell him you will buy nothing that your broker does not tell you is all right. Then the promoter will come to the conclusion that he cannot sell you a gold brick, and let you alone.

No promoter ever tried to sell you Pennsylvania Railroad Stock, New York Central, Chicago & Northwestern, or anything of real value.

We hope the advice contained in this letter will prove of value to you and prevent your being swindled by promoters. We remain,

Very truly yours,

(333 words)

11.

Dear Sir:

I have, placed with me for sale, choice coal properties, aggregating in value over $50,000,000.

Many of these properties are now placed on the market for the first time. They comprise tracts of land and coal, together, and coal, alone, ranging from 500 to 75,000 acres in area, and located in Pennsylvania, Virginia, West Virginia, Kentucky, Tennessee, Alabama, Ohio, Indiana, Illinois, Iowa, Kansas, Missouri, Colorado, Washington and British Columbia.

These properties are desirable, either for immediate operation, or for holding as an investment. Some are now being worked, and show a good margin of profit. Others are in an undeveloped state, but careful and systematic surveys and expert geological investigations give positive proof of their intrinsic value. The good coal properties are being so rapidly taken up by operators and investors that it is beyond a probability that the prices will ever be lower than they are at the present time.

The rapid development of the railroad systems and the consequent increase in transportation facilities, in the territory in which these properties are situated, are also factors that tend to increase their value. I shall be pleased to furnish full particulars concerning any of these tracts upon application. I am also in a position to expeditiously secure advantageous options upon blocks of coal of any size and in any desired locality.

I make a specialty of securing such properties for syndicates. If you will let me know the size of tract, and the location you desire, I can get it for you, and get it at a lower figure than you can. Long experience has made me familiar with the best locations, and with the real values of coal properties, and my method of obtaining options is such that I secure the lowest possible prices.

My facilities for handling this class of properties are unsurpassed, and I will execute, with all possible dispatch, any commission with which I may be honored.

If this proposition does not interest you, will you kindly accord me the courtesy of handing it to some investor who would be likely to be interested in it, with the request that he write to me?

Awaiting your reply, I am,

Very truly yours,

(371 words)

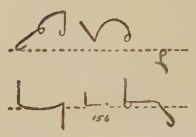
GENERAL EXERCISE.

Write a telegram, not to exceed ten words, containing three distinct statements.

Write out the meaning of each of the following abbreviations: inst., ult., prox., etc., viz., e. g., i. e., Esq.

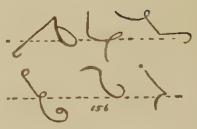
STEEL AND IRON BUSINESS.

1 Hazelton boilers standard



3 tendered deducting discrepancy

4 harvester 6 tensile inspection



specifications modification 7 compelled

1.

Gentlemen:

We thank you for your inquiry of the 24th inst., regarding round end tubes for Hazelton boilers, but regret that we are not in a position to quote on same. The only tubes we can furnish for this purpose would be the Standard tubes with flat end welded in. If you can use these, we shall be pleased to submit figures on the same.

Yours very truly,

(68 words)

2.

Gentlemen:

Kindly advise if you could furnish five hundred 4x20 inch round end tubes for Hazelton boilers. If so, we should be glad to have your price on same f. o. b. Girard, Ohio.

Yours truly,

(40 words)

3.

Gentlemen:

We are in receipt of your check for $6.76, tendered in settlement of invoice of May 2. We have passed credit to your account for the amount of the check, allowing 2 per cent discount, and wish to call your attention to an error of $1.00 which you made when deducting 16c from the amount due, $7.76. We wish you would kindly include $1.00 in your next remittance to us covering this discrepancy. Thanking you in advance for the remittance, we are,

Yours truly,

(99 words)

4.

Gentlemen:

Replying to yours of the 19th inst., concerning balance due on orders for Deering Harvester Company, we beg to state that according to our records here, order No. 15960 was completed on December 20, and No. 15967 was completed on the 4th inst. The balance of the orders that you refer to, we will endeavor to clean up and make shipment next week.

Yours truly,

(76 words)

5.

Gentlemen:

Our letter thirty-first. Deering crowding for all balances. Wire when.

Yours truly,

(14 words)

6.

Gentlemen:

Referring to your order No. 22472, we note that it calls for Hartford fire-box steel, subject to the tensile strength of 57000 to 65000 lbs., also a reduction in area of 56 per cent.

Our inspection department advises us that they cannot furnish steel to meet Hartford specifications with the above reduction of area. The best they can do would be to furnish material with 50 per cent reduction of area, tensile strength as given.

Please let us have your prompt reply, advising if it will be satisfactory to furnish material subject to this modification.

Yours very truly,

(114 words)

7.

Dear Sir:

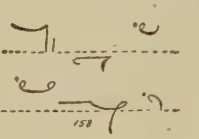
We beg leave to refer you to your invoice of May 10, No. 61546, material shipped The Morrell Company, South Milwaukee, Wis., on which freight was prepaid. Enclosed you will please find B/L and expense bill covering this shipment, and note that our friends were compelled to pay $4.40 freight at their end, in excess of amount prepaid.

We have given our customer credit for this amount and would request that you render our account credit to cover the same.

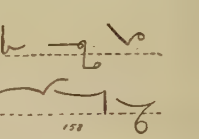
Yours very truly,

(93 words)

8 notated
9 car-load consigned
consignees Council conferred



10 definite extracts billets
11 material entered
12 analysis



8.

Dear Sir:

Referring to attached test reports, covering material on our orders Nos. 20368, 69 and 20687, we would say that these cover our customer's orders Nos. 11092, 93, 94, 95 and 11131, as per number notated opposite each size, and our customer has returned these reports with the statement that they are of no value to him, as they require a separate report in duplicate for each of their orders, one to be submitted to the Hartford Insurance Co. and the other to their customer, for each order, and ask if we would be kind enough to send them revised reports showing each of their numbers, as explained above, on a separate sheet, in duplicate.

We trust you can furnish us with these revised test reports at an early date.

Yours truly,

(154 words)

9.

Dear Sir:

On December 31 we made shipment of a car-load of material consisting of 161 plates, 31 kegs, 4 boxes and 17 bars, consigned to the Iron City Boiler Works, Pueblo, Colo. Consignees advise that this material arrived at Pueblo, one plate and one bar short. They also advise that this car was transferred at Council Bluffs and at Denver, and are of the opinion that this material was lost at transfer points.

Kindly take this matter up and have tracer placed on same, and see if you can locate the shortage, advising us fully as soon as possible.

Material left Chicago in C. & N. W. car No. 5193.

Very truly yours,

(123 words)

10.

Gentlemen:

Your favor of the 30th at hand, regarding the balance of 360 ft. of ⅝ in. round steel on your order 14563 for shipment to Walter White & Company. We have conferred with our Warren mill

again, and they state that this small balance is yet to be shipped and it is impossible for them to make definite promise as to when they will get the same forward. We cannot give you much information as to when we shall be able to complete their orders, as shipments all depend upon when we receive steel. Our Warren mill has quite a number of these orders and could make shipment about the 10th if the necessary steel should arrive, but will not make definite promise, as we are unable to extract any information in regard to shipment of billets from the steel plant.

Assuring you of our best attention, we are,

Yours truly,

(160 words)

11.

Dear Sir:

Replying to your favor of the 18th, in reference to the various orders for shipment to Walter White & Company, we beg to advise that order 14563 was completed on December 26. Kindly furnish us with the balance on your records that is yet to be shipped, and we will endeavor to collect enough material for a car-load applying on the balance of the orders you refer to, and make shipment next week. Order 18057 is not entered at the mill yet, but we will furnish you with the information as to when we will make shipment, just as soon as possible.

Yours truly,

(115 words)

12.

Gentlemen:

Referring to orders Nos. 19525 to 28, inclusive, of even date, for Chicago Screw Co., the customer writes as follows:

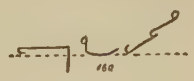
"The steel must be of a soft, smooth cutting quality in all sizes, and must be carefully rolled to size. In this connection we would state that the Detroit Screw Works has recently received from your lower mill at Youngstown or Mingo Junction, Ohio, steel that appears to work very satisfactorily, and we desire the same quality, and herewith hand you a sample for analysis. If you require more, advise us. The steel was sold to them by your Mr. Brainard, of the Cleveland office, and possibly he may be able to give you more information as to the quality and the mill that made the material."

We are sending the sample referred to by messenger.

Yours truly,

(149 words)

13 crooked
straighten
17 warehouse



rehandling
assumed
combination

13.

Gentlemen:

We are just sending you our orders, Nos. 1102 to 7, inclusive, for the Coquillard Wagon Works. Please give these orders your best attention and make shipment as soon as possible. In shipping the first car-load of these specifications, please arrange to forward all of the balances due on their old orders, advising by return mail, if possible, when this car-load will go forward.

In connection with this, our customers have entered a complaint regarding the quality of material which you have been shipping them, stating they desire to have these specifications placed at a mill that can give them good material. They advise they have been getting iron from you which has been very crooked, and has caused them considerable expense to straighten.

Please give this matter your careful attention, and oblige,

Yours very truly,

(146 words)

14.

Gentlemen:

Replying to your Mr. Graham's favor of the 24th inst., we do not agree with you that order No. 14563 was shipped complete by shipment of Dec. 26, as our records still show due on this order, 360 ft. of ⅝ in. Round Steel. Please advise at once when you expect to make complete shipment of orders mentioned in our letter of the 18th inst., viz.: Nos. 13610 and 11, 14563, 14724, 16651 and 2, 17271 and 3, 18957, and oblige,

Yours very truly,

(112 words)

15.

Gentlemen:

You will understand the following letter just received from our Pittsburg office:

"We have just received order No. 22241, from Jos. T. Ryerson & Son, which covers plates for shipment to themselves, and note

instructions that we are to ship in car lot only, with orders Nos. 22242 and 22249, and nothing else in the car, this order to be loaded in one end of the car.

"This is drawing the lines on us pretty closely. Please advise if you cannot arrange to have these instructions done away with, as it is bound to cause delay and trouble, some of the plates being rolled at Homestead, and some at City Mills. We have plenty of orders for them to allow shipment in car-loads as fast as material is out, and trust that you can have this matter arranged promptly."

Kindly let us have your reply as soon as possible.

Yours very truly,

(167 words)

16.

Dear Sir:

Replying to your favor of the 11th inst., regarding Hartford Fire Box Steel covered by our order No. 22472, we have had this matter up with our customer, and he advises that if the steel is furnished according to standard Hartford specifications, with a reduction of area of 50%, the same will be satisfactory.

Kindly make every effort possible to hurry this material forward, and oblige,

Yours very truly,

(76 words)

17.

Dear Sir:

We have your favors of the 3d and 4th inst., relative to combining orders, Nos. 22241, 42 and 49; 22222, 23; 22157 and 21702, in cars by themselves with nothing else therein, for shipment to us. In explanation, we would say that these orders are to be combined with sheets and other material at our Chicago warehouse, for carload shipment west of Chicago, and it will be a considerable extra expense in rehandling, etc., to have shipments split up and shipped as rolled, in different cars.

We also assumed it would be more satisfactory to you for us to make combination here rather than have the sheets shipped from the Sheet Co. Mills to your own mills for combination, which you objected to some time since.

18 reconsign originated entitled

21 protecting rollers angles

You may rest assured we will not make these requests except when absolutely necessary, and will care for your interests wherever possible.

Trusting that with this explanation your mill will execute the orders above referred to, according to our instructions, we remain,

Yours truly,

(194 words)

18.

Dear Sir:

You will receive from the P. F. W. & C. Union Line, 77375, consigned to us at Chicago. On arrival, kindly reconsign to Francis Smith & Co., San Francisco, Cal., forwarding via C. & N. W., Union Pacific and Southern Pacific.

You will note from the Bill of Lading that this car originated at McKeesport, Pa., and it contains No. 14 gauge plate steel, on which we understand the through rate from McKeesport to San Francisco to be 75c, on which the line west of Chicago is entitled to 61½c. Will you kindly arrange to have this car billed at proportion of through rate, and send us the bill for prepayment of charges west of Chicago? In which case you will note an overcharge of 1½c, as we have paid 15c east of Chicago. This 1½c we shall expect to recover by claim, or, if satisfactory, bill west at sixty (60) cents, protecting through rate of 75c, in which case there will be no claim.

Kindly advise us date of forwarding and furnish Bill of Lading as soon as you receive the car.

Yours truly,

(216 words)

19.

Gentlemen:

We reply to your favor of the 15th inst., regarding the balance due on various orders for shipment to Hoosier Drill Company. We cannot name a definite promise on the 1¼x⅜ on your order 18113 at the present writing, but will make note of this particular size and get it out at the very first rolling. The balance of this order calls for a small lot of flats which will probably be completed and

shipped by the 25th inst., together with the balance due on your orders, 17764, 18112, 18313 and 17760. We note there is considerable yet to be shipped on your order 18111 calling for rounds and square steel. This we will endeavor to roll and ship inside of 10 days. There is a small balance yet to be shipped on your order No. 17760 calling for 19 bars of 2½x⅜ half oval cut 10 ft. 6 in. It is impossible for us to name definite date as to when we shall be able to get this forward, owing to the small amount due; however, we will place the same in mill and will get it out at first rolling. The 1 in. groove steel on your order 18114 will be rolled and shipped in about two weeks.

Assuring you of our best attention in this matter, we are,

Yours truly,

(271 words)

20.

Gentlemen:

Referring to order for Williams, White & Co., our customer desires that you ship none of this material before Feb. 1, but that you have shipment commence immediately thereafter.

We would also call your attention to our order No. 28642, placed with you on the 18th ult., for sheet metal, to be shipped to the Morris Machine Company. This metal should have been delivered not later than the 20th of this month. These people are writing us almost daily to know when they may expect this metal. Please hurry this shipment forward at the earliest possible moment, also advise as to date forwarded.

Your compliance with this request will oblige,

Yours truly,

(119 words)

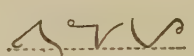
21.

Gentlemen:

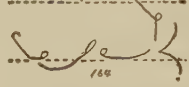
Yours of the 31st ult. is to hand, also your telegram of the 2d regarding balance due the Deering Harvester Co. as set forth in your favor. We have placed these balances in the hands of our Rollers and will strain a point to clean them up during the next week. We are giving these people liberal shipments. Will get forward four or five car-loads this week and early next, applying on their various orders for Angles.

esteem
virtually
duplicity

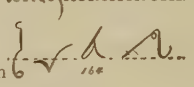
heavier
25 schedule
variations



complicates
24 narrowest
center
shearing



widths
hardly
justified
reconsideration



We should esteem it a favor if you would have our friends, the Deering Harvester Co., confine their correspondence either through your office or direct. We are receiving daily communications from them direct, which are virtually duplicates of your communications, and the duplicity in correspondence not only complicates matters, but requires considerable extra work.

Thanking you for your kind consideration of this subject, and awaiting your further favors, we are,

Yours truly,

(153 words)

22.

Dear Sirs:

We have your favors of the 6th inst., with orders, Nos. 32693 to 32700, inclusive, and also order No. 32742. All of this material will be entered for our very best attention and care.

Referring to the No. 12 gauge material on the above orders, we would advise you that we cannot guarantee to have all of these pieces true to the gauge specified, as it will run somewhat heavy, probably close to No. 10. Please advise us, therefore, whether it will be satisfactory to furnish these pieces as light as our rolls will permit.

Also the 4.88 lb material on order No. 32742 will be heavy to gauge, as material of this sort will average at least 5½ lbs. Kindly advise if it will be satisfactory to roll this as light as we can.

Yours very truly,

(167 words)

23.

Gentlemen:

We have your Mr. Porter's favor of the 30th ult., relative to balances on Deering Harvester Co.'s orders. Order No. 15960, we referred to your invoice of Jan. 14, as your Mr. Graham's letter of the 24th stated that this specification was completed on the 14th ult. However, no notice of shipment or invoice has as yet come to hand, and we still show a balance due.

On order No. 15967, we still show a balance of 1007 lbs., of the 1 in. x ⅛ in., and we believe if you will carefully go over your figures again, you will note that the total of 1887 and 856 lbs. shipped, amounts to 2743 instead of 3743 as stated in your letter, which leaves a balance of 1007 lbs.

We should be pleased to hear from you as soon as possible regarding this, and oblige, Yours very truly,

(175 words)

24.

Dear Sirs:

We have your favor of the 14th inst., with reference to the No. 12 gauge steel on orders, Nos. 2693 to 2700, inclusive, and also order No. 2742. Having gone over these sizes again, and as the material does not call for anything very wide, we will try our best to roll the same as near No. 12 as we possibly can, thinking that we can do much better than No. 10 that we recently wrote you about.

Our reason for advising you that No. 10 would be about the best we can do was that on the narrowest pieces they will be run double, and after finished, of course, the center of the plate as run would really become the edge after shearing, and would be heavier on that account, it being our custom to run plates double when there are so many pieces; but, as we have just stated, we will do the very best we can for you.

We also have your other favor of the same date, with further reference to orders No. 32167 and 8. We had already advised you that we would make shipment yesterday, and are glad to say we did so. Yours very truly,

(222 words)

25.

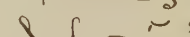
Gentlemen:

Replying to your favor of the 9th, relative to No. 12 gauge steel on orders, Nos. 2693 to 2700, inclusive, and also order No. 2742, would advise you that we have been furnishing this material right along and this is the first time you have brought the question up; in fact, you shipped the same specifications to this customer on the 12th, on a previous order. We have not been advised of any change in rolling mill practice, or in the schedule of permissible variations allowable for this gauge, and as the widths are all well within your limits, we hardly feel that you are justified in forcing this condition. We trust upon reconsideration you will arrange to roll the orders as specified within the usual variation.

Yours truly,

(145 words)

26 overweight estimated calculations



27 stubbs telegram naught

28 unmade disregard memorandum

29 correspond arranged originally

26.

Gentlemen:

Replying to your letter of the 24th inst., relative to overweight on invoice of the 19th, we have carefully investigated and cannot find any unusual discrepancy. The estimated weight according to our calculations is as follows:

1st item	9433 lbs.
2d item	4238 lbs.
3d item	23680 lbs.
Total	37351 lbs.

Actual weight is 37960 lbs., overweight 611 lbs., or only $1\frac{6}{10}\%$.

Regarding the item of 281 Sheets No. 9 stubbs gauge 37″x 41¼″, we do not understand how you arrive at the overcharge you claim. This gauge is .194″ thick and weighs 7.95 lbs. per sq. ft. The item figures 2978.6 lbs. per sq. ft., making estimated weight 28680 lbs. We trust upon further investigation you will find we are correct.

The last item should read 41¼ in. instead of 41½ in.

Yours truly,

(196 words)

27.

Dear Sirs:

We have your telegram reading as follows: "Rush thirty-one seven sixty-five, sixty-six, sixty-seven, thirty-two one naught five. Wire when." In reply, we understand this material is for the Standard Oil Co., and would advise you that we made a shipment on the same on the 21st inst. There are, however, a few plates unmade, and these will be shipped just as soon as we can get them out.

We have wired you as follows: "Shipment on Standard Oil Co. orders went forward Wednesday," which we now confirm.

Yours very truly,

(98 words)

28.

Gentlemen:

Upon returning to his desk to-day, the writer finds the changes made in your orders, when at the mill last week, were not clearly understood when the matter was taken up with you under date of the 2d inst. You may disregard this communication as the changes were made at the mill in accordance with our conversation and memorandum handed you by the writer, and our records have been corrected to correspond.

With kind regards to Mr. Bater, I beg to remain,

Yours very truly,

(86 words)

29.

Dear Sir:

Referring to our letter of the 28th ult., by our Mr. Moody, from Steubenville, Ohio, regarding changes which you arranged to make with him on orders entered with La Belle, La Belle advise they have changed the 15¼ in. wide on your order No. 3024 to .12 carbon steel, but the change on the stock 10¾ in. wide which they expected to roll this week on your order No. 3045 they do not think is correct, as the stock they rolled is high carbon.

They state their understanding is that you wish this rolled No. 15 gauge, but other orders No. 3002 and No. 3024, for which they cannot secure high carbon steel you are willing to take in soft steel, by making it one gauge heavier than originally ordered.

You will note, in our Mr. Moody's letter, no reference was made to order No. 3002, on which there is still due about 12,000 lbs., No. 15 gauge, 10¾ in. wide. If our understanding is not correct, kindly advise promptly, and oblige,

Yours truly,

(212 words)

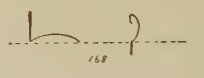
30.

Dear Sir:

Referring to your favor of the 28th inst., regarding Deering Harvester Co.'s orders, we fail to locate invoice of the 14th inst. applying on order No. 15960 referred to.

Your order No. 15961, 1x⅛, shipped complete November 19.

Your order No. 15962, 120 lbs., 1½x⅛, due as stated.

31 tonnage
34 flanges
nozzles diameter
threaded 

Your order No. 15967, 1007 lbs., 1x⅛, claimed due, ordered 3750. Shipped Nov. 19, 1887 lbs., and Jan. 7, 856 lbs., making total of 2743 lbs., applying on order. Third item, same order, 125 lbs., 1½x⅛, due. We will make shipment of this, together with the 120 lb, ½x⅛, due, next week. The other items are complete.

Yours truly,

(176 words)

31.

Gentlemen:

Replying to your favor of the 10th inst., wherein you stated that the mills had over-shipped 1¼x⅛ cut 14 ft. 4½ in. about 21100 lbs. on our order No. 16570, and asked us to arrange with our customer to accept this excess. The day following you called us up by telephone and stated the mill had just advised receipt of order No. 17830, covering 10900 lbs. of this size, and they would apply sufficient of the excess to cover this item, and ship the balances of the excess on order No. 16570, which we advised would be satisfactory.

We have since received your invoice of the 4th inst. applying this entire shipment against order No. 16570, showing an over-shipment of 21167 lbs., instead of applying 10900 lbs. against the same size on No. 17830, as you advised you would do.

Please instruct your invoice department to change their application of this shipment so as to take care of the item on the later order. The over-shipment on No. 16570 will then be 10267 lbs., which our customer agrees to accept with the understanding that the tonnage shall not apply against the contract.

Yours truly,

(257 words)

32.

Gentlemen:

We refer to your favor of the 24th inst., by Mr. Graham, advising orders No. 15960-61-62-67, for the Deering Harvester Co., are complete. According to your records the following balances are still due:

No. 15960—Invoice of 14th inst. not yet received.
No. 15961—738 lbs. due, first item, 1x⅛.
No. 15962—120 lbs. due, third item, 1½x⅛.
No. 15967—1007 lbs. due, first item, 1x⅛.
125 lbs. due, third item, 1½x⅛.

Mr. Porter will recall that these people are very particular about their orders being cleaned up to the pound. Please have these small balances cleaned up and forward them at an early date.

Yours truly,

(175 words)

33.

Gentlemen:

We are advised by our order dept. that our mills over-shipped the 1¼x⅛ cut 14 ft. 4½ in. about 21100 lbs. on your order 16570. We hope that your customer will be able to use this excess.

Awaiting your reply, we are,

Yours truly,

(65 words)

34.

Gentlemen:

Please quote us on the following flanges, for making nozzles to go in between the domes and boilers:

4 pressed steel flanges, 10½ in. inside dia., 18 in. outside dia., ⅜ in. thick, 30 in. sweep.
8 pressed steel flanges, 10½ in. inside dia., 18 in. outside dia., 7-16 in. thick, 66 in. sweep.
4 pressed steel flanges, 10½ in. inside dia., 18 in. outside dia., 5-16 in. thick, 24 in. sweep.
2 pressed steel flanges, 8½ in. inside dia., 16 in. outside dia., 7-16 in. thick, 66 in. sweep.
6 threaded steel pipe flanges, 3½ in. diameter, 66 in. sweep.
1 threaded steel pipe flange, 2½ in. diameter, 24 in. sweep.
2 threaded steel pipe flanges, 8 in. diameter, 15½ in. outside dia., 30 in. sweep.

All of the flanges that are not threaded to have a 2 in. flange where inside diameter is given, to rivet to legs for mud pipe and steam dome connection.

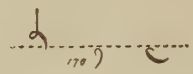
Your reply by return mail will be appreciated.

Yours truly,

(237 words)

36 structural
necessitate
familiar

38 desired
throughout
valued



35.

Gentlemen:

Referring to your order No. 12104, we would say we have entered this order based on furnishing open-hearth steel .15 to .18 carbon and will bill as flange steel at the price of flange in the contract.

On order No. 12105 you specify No. 6 gauge flange steel plates. These will be charged at $1.00 per ton additional over the price of flange for plates ¼ in. and heavier. The foregoing confirms telephone message of this morning.

Yours very truly,

(98 words)

36.

Dear Sir:

We are in receipt of your favor of the 4th inst., referring to orders, Nos. 2104 and 2105, and stating that the orders are being held until the question of analysis has been settled. Since receiving this letter we have been advised by telephone to the effect that the samples submitted by the Seamless Structural Company, were open hearth steel .15 to .18 carbon, which will necessitate furnishing in flange steel.

We also note that the No. 6 flange steel called for on the latter order will be billed to us at an advance of $1.00 per ton over regular ¼ in. and heavier,which is entirely satisfactory.

We desire to impress upon you again the fact that this material must be for drawing purposes, with which you are familiar. We would suggest that before commencing on the entire requirement, you send forward a sample of a few tons, that our customers may satisfy themselves as to the quality, etc.

Trusting you will arrange this matter at an early date, we are,

Yours very truly,

(191 words)

37.

Gentlemen:

Referring to your letter of May 26, giving rolling schedule for this week, would say, we are advised by our people that orders 12104 and 12105 have not yet been entered and cannot be until the

question of analysis is settled; and, that owing to this delay, they will hardly be able to execute these orders this week, but as soon as the orders are ready for entering we will push them as fast as possible.

Yours very truly,

(88 words)

38.

Gentlemen:

We acknowledge receipt of your esteemed favor of the 17th inst., and in reply are pleased to quote you on material desired as follows:

4 forged steel flanges, 10½ in. I. D., 18 in. O. D., ⅝ in. thick, 30 in. sweep, each.....$ 9.00
8 forged steel flanges, 10½ in. I. D., 18 in. O. D., ⅝ in. thick, 66 in. sweep, each..... 9.00
4 forged steel flanges, 10½ in. I. D., 18 in. O. D., ⅝ in. thick, 24 in. sweep, each..... 9.00
2 forged steel flanges, 8½ in. I. D., 16 in. O. D., ½ in. thick, 66 in. sweep, each..... 15.00

Regular threaded pipe flanges, as per last three items of your inquiry, 65 and 10% discount from the regular list. All at our warehouse, Chicago, for prompt shipment.

You will note that we have figured on forged flanges throughout, and we shall hope to be in receipt of your valued order.

Yours very truly,

(208 words)

GENERAL EXERCISE.

You desire a position as stenographer and general office assistant. Prepare an advertisement for the paper, setting forth your desires.

Write a letter making application for a position as stenographer. Give reason for writing. State qualifications, salary expected, etc.

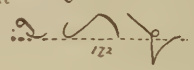
RAILROAD CORRESPONDENCE.

1 entails
terminal
inspectors

defects
bulged
aggravating

2 cuspidors
compartments
3 ensue

4 superintendent
railway
postal



1.

Dear Sir:

We are receiving at Jersey City a great many cars, destined to points in New England, the condition of which is such that it is necessary to transfer the lading, which not only entails expense, but causes serious delays at that terminal. Many of these cases are of such a character that this trouble and expense could be avoided if proper attention were paid at points where the cars are loaded.

As these cars come to us from all parts of the country, I know of no other way of reaching the matter, except to call attention to the facts, and ask that, so far as your Division is concerned, you take the matter up with inspectors and those in charge of loading the cars, and endeavor to have more thorough inspection and repairs made to the cars when they are loaded, as well as to see that the cars are so loaded that they are not too wide to pass the New England inspection. Many of the cars referred to have old defects and will not be received by the New York, New Haven & Hartford Railroad; others are reported as having the bottom brake connections less than 2½ in. above top of rail, and will not be accepted by the New Haven road; while others, principally coal cars, are reported as having sides bulged so that they exceed the New Haven limits.

I shall be very glad if you will have the matter taken up in whatever manner you think best, and endeavor to avoid as much of this trouble as possible, as the situation at Jersey City is especially aggravating, because the extra drilling tends to congest the already overcrowded terminal.

Yours truly,

(290 words)

2.

Dear Sir:

In a few days we shall be sending you six cuspidors which you are to use in replacing any which are found missing in any cars provided with them. Such cars, of course, will be smoking cars and compartments, and there should be a cuspidor between each two seats.

These cuspidors must be cleaned on each arrival, and a little water left in them.

Yours truly,

(68 words)

3.

Dear Sir:

I have yours of the 18th inst., relative to trouble experienced with cars arriving from Pullman, owing to boxes not being properly packed. The matter has been referred to our shop people, and I hope proper results will ensue.

Respectfully,

(41 words)

4.

Dear Sir:

We are advised by the Superintendent that the Sup't of the Railway Mail Service has been requested to have the postal clerks lock their supplies, i. e., tools, brushes, brooms, step ladder, etc., upon their arrival at terminals, in the closets provided for the purpose. If there is any shortage they are to report the matter promptly. Kindly take the matter up with your inspectors in order that it may receive the necessary attention.

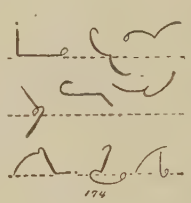
Yours truly,

(77 words)

5 conductors
valve
similarly

passenger
equipped
initial

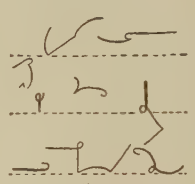
6 lubricating
journal
locomotives



roundhouse
thoroughly
incorrect

instructed
7 Eastman
Despatch

government
customary
9 frozen



5.

Dear Sir:

There are a number of P. C. C. & St. L. express, baggage, baggage and express; also baggage, mail and express cars that have the conductor's valve located in the end of the car, or so located that the lever cannot be reached when cars are loaded with express or baggage.

All such cars in above condition should have a cord connection from the valve running the entire length of the car, located and secured similarly to that in passenger coaches. Kindly arrange to do this work on all the classes of cars mentioned, either as they pass through the shops for repairs, or as they are found in the terminal yards not so equipped.

Kindly advise me, car number and initial, as fast as they are changed.

Yours truly,

(132 words)

6.

Dear Sir:

We send you to-day eight framed copies of blue-print, showing proper and improper methods of packing and lubricating the journal boxes and journals of passenger and freight car equipment and the tender truck boxes of locomotives.

One of these copies should be posted in each of the main inspector's houses, at the principal inspection points, and also one in your roundhouse. We presume that each man whose duties are in any way connected with the packing and lubrication of journals thoroughly understands the difference between the correct and incorrect methods and the reasons. If not, they should be instructed.

Yours truly,

(106 words)

7.

Dear Sir:

The contract with the Eastman Fruit Despatch relative to the operation of the Eastman Heater Cars over the Pennsylvania System has been renewed for another year, and I should be glad to have you instruct all interested at your station that the provisions of General Notice No. 62, dated November 24, a copy of which was furnished you December 1, in regard to the handling of these cars, will apply for the coming winter.

As you understand, the government has ruled that mail addressed to the Eastman Fruit Despatch cannot be carried free as railroad mail, and unless the Eastman people furnish postage stamps, the customary reports should be made out and sent to my office for file and future reference the same as heretofore.

Yours truly,

(131 words)

8.

Dear Sir:

Returning herewith your September report of slid flat wheels removed from passenger equipment cars, I beg to advise that it does not give the proper information to be included in our statement to Mr. Johnson, and should request that you arrange to give this information under the following headings in future:

Place Removed, Wheel Number, Size, Maker's Name, Date Removed, Date in Service, Freight or Scrap, Train Number, Initials, Number, Kind, Engine Number, Truck (Front or Rear), Leverage (in inches).

Please arrange to have the report, with the above data, in my office not later than the morning of the 25th of each month, and you will oblige,

Very respectfully,

(113 words)

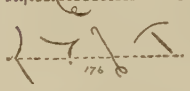
9.

Dear Sir:

It has been reported that a number of steam drain pipes were frozen by hose not draining when hung in the center support chain. Investigation showed that this is frequently caused by the hose not being applied to the steam pipe properly when put on the car, that

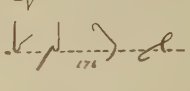
twisted
fastened
existing

10 especially
unloading
proposition
liability



undoubtedly
11 revenue
discovered

divert
tonnage
appreciate
12 household



is, so that in order to couple the hose it must be twisted considerably, which is very hard on the hose and must not be allowed, or by improper mounting, so that the lugs on either or both center band and band near nipple, to which chains are fastened, are not placed properly. Again, when the hook on car is not in the proper place so that the center of the hose when hung up is too high, the water cannot drain out of the pipes. The position for chain lugs is shown on blue print 10158-A, and care should be taken that the hose are properly mounted before being applied; also, that they be applied to the car so that it will not be necessary to twist the hose in order to couple them, and that the hook for supporting center of hose is properly located, so the water can drain out of the pipes.

Please arrange to give this matter the best attention while cars are at terminal yards, as well as when applying hose at stations, when it becomes necessary on account of defects existing.

Very respectfully,

(245 words)

10.

Dear Sir:

Replying to your letter of April 22, and especially your first question contained therein, we will say that if you can get your freight to our depot so that your teams can be backed up to the door ready for unloading not later than 11:30 a. m., we can take care of your St. Paul and Minneapolis freight for our noon train. As a general proposition there is no liability of the team being delayed in getting to the doors in the forenoon, and if they can get here by 11:00 a. m. it would be still better than 11:30 a. m. All teams take their turns in our yard, but in case of teams from you with important transfer freight for St. Paul and Minneapolis in the forenoon, if the driver will advise the foreman of this fact, upon arrival, the foreman undoubtedly would open up a special door to take care of it in order to be sure it went forward on the noon train.

Yours truly,

(173 words)

11.

Dear Sir:

I would respectfully call your attention to letters attached dated the 10th and 11th insts., to which I also attach expense bills covering the shipments, in order that you may take the matter up with the parties at fault.

Now, in regard to these expense bills, I would suggest that some special arrangements be made whereby it will be possible for us to get these bills written up in time and prepared according to the instructions which are plainly printed on the back of each bill. We have been annoyed more or less for several months on account of this irregular way of getting out these bills, and I trust you will be able to arrange the matter satisfactorily to all parties interested.

I would also call your attention to the copies of expense bills attached, B/7836, from Milwaukee, and would call your special attention to the fact that the agent is taking these bills into account, against your instructions, that he may get the benefit of the weight and revenue. Of late, we have discovered that he is taking into account all large shipments and letting all shipments go through by simply changing the heading of the waybill. My understanding was, that instructions from you were, that he should change the heading of all waybills and let the shipments come forward to Chicago, and that we would take care of the proper proportions, etc.

Is my understanding of this matter correct, and is the agent at Milwaukee to continue to divert this billing at his own pleasure when it is a matter of tonnage and revenue to him only?

An early reply will be greatly appreciated.

Yours truly,

(286 words)

12.

Dear Sir:

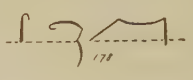
I am in receipt of your letter of April 14, with reference to setting a car at Chicago Ave. Station for you to load your household goods into for Dubuque, Ia. I herewith advise you that I have arranged to have a car placed there for your loading on Saturday morning, April 29, the said car to be for the exclusive use of your household goods between Chicago and Dubuque.

forwarded
release
agent

13 prominently
stamped
14 refrigerators

schedules
personal
15 receipted

delivery
16 merchandise
rendered



The car will be forwarded by first train from here after the same is loaded, so as to arrive in Dubuque not later than Monday morning.

It will be necessary for you to furnish the billing and execute releases for the same to our agent at Chicago, Ill.

I hope that you will not delay the car here, and trust that you will have it loaded as early as possible on Wednesday, so that it will not be delayed for our fast freight train.

Yours truly,

(160 words)

13.

Dear Sir:

I am in receipt of your favor of the 28th inst., with reference to your shipments that are to go forward prepaid.

This is to advise you that I have put your firm's name on our prepaid list, and that if in the future you will see that all of your shipping tickets are plainly and prominently printed or stamped "Prepay & Collect," I think there will be no trouble about your shipments going forward in that manner.

Yours truly,

(82 words)

14.

Dear Sir:

Your favor of the 8th inst. at hand. In reply I will say that we have not yet received our Refrigerator Schedules for this season from the printer, but expect the same within a day or two. As soon as received, I shall forward you one under personal cover, as requested.

Hoping this will be satisfactory, I remain,

Yours truly,

(62 words)

15.

Dear Sir:

Enclosed please find our expense bills B/8675 and B/9786 which were receipted for by you. I wish only to call your attention

to the manner in which they are receipted, and ask you if you consider this a proper way to stamp receipts and return. I thought perhaps you would like to know of the condition, in order that you might take some action to correct the same. Will you kindly return the same to me by first mail?

I wish also to call your especial attention to our expense bill B/6723 which I attached, both as to the manner in which it is receipted and also as to the part forwarded. You will note that it is the delivery ticket part of it, and not our receipt. We are getting a great many of them from you in this way lately, and it is causing considerable trouble. Very often we are obliged to run over large numbers of these receipts and make a special check in order to locate the proper slip. For this reason I wish you would kindly take the matter up in a systematic way and make some arrangement for a more perfect check on these receipts, and thereby relieve us of this extra checking and general annoyance.

Yours truly,

(230 words)

16.

Dear Sir:

I have your letter of the 16th inst., with reference to your receiving on an average of two or three merchandise cars daily from this station containing freight for Council Bluffs, B. & M. Ry. and C., R. I. & P. Ry. Your understanding of our being short of space and that it has been remedied is partly right and partly wrong. We are short of space, but it has not been remedied. When the new car schedule goes into effect, some two or three weeks hence, it will not remedy this matter for you. We shall then, as now, have only one space allotted to the Council Bluffs car, and when that car runs full it will be pulled out and another empty put in its place, and so on during the day as fast as they run full. Our track room is very limited, and with our increasing tonnage, we are very badly handicapped. It is impossible for us to do differently in loading your cars, and you will have to make the best of it as we are compelled to do.

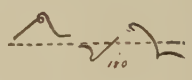
Hoping this will be a satisfactory explanation, I remain,

Yours truly,

(191 words)

17 waybills
perishable
20 junction

reciprocate
21 hardware
22 furthermore



17.

Dear Sir:

I find that you are sending part of your waybills on Train No. 6 and part of them on Train No. 58. It is most important that we get all of your waybills on No. 6 so that we can get them out before the waybills from other points arrive on Train No. 58. There are so many bills for butter, eggs, cheese and perishable freight arriving on No. 58 that we do not get through with these bills, consequently your freight is delayed. Heretofore, your bills have always been received on No. 6 and I can see no reason why you cannot send them on No. 6 now, and I hope that you will arrange so to do.

Yours truly,

(134 words)

18.

Dear Sir:

I herewith attach for your inspection and consideration S/Pro 3847 of April 30. These goods were delivered to you on May 2, but held in your house and receipt not given until May 6. I understand the reason why you refused to give us a receipt on the 2d is because it was a weight and charge ahead of shipment, and you were not willing to give us a receipt until you had located the same. Now, our expense bill bears full reference reading "weight and charges on Sacto, Cal., Feb. 9 waybill W/M 69, Pro B 389, car 49870 to you Feb. 20." Under these circumstances I cannot see any reason why you should not date this on the 2d when you received it on that day. Will you please investigate and advise, and if there is no good reason why we should not have a receipt dated May 2, will you please change?

By returning the attached receipt promptly, you will oblige,

Yours truly,

(180 words)

19.

Dear Sir:

Agreeable with your telephone request, I send you herewith copy of correction on my May 10 W/B 28394, covering car-load of machinery to Walcott, Wyo.

Yours truly,

(34 words)

20.

Dear Sir:

I hand you herewith three corrections, issued at this office on May 3 and May 7, on which we also wired your station with reference to items pertaining to our prepaid account. As I have received neither answer from my message nor an acceptance of our corrections, I wish you would kindly advise me if the shipments in question passed your station without being corrected. I note that you are in the same position that I am, and I know that you will appreciate my position in this matter, as we are not allowed to correct our accounts until we receive an acceptance from the junction agent.

Hoping that you will do everything possible to help us along in this matter, and also assuring you of our willingness to reciprocate in any manner possible when called upon, I remain,

Yours truly,

(145 words)

21.

Dear Sir:

Please note attached letter from our agent at Sioux City, in which he is tracing for name and address of shipper on consignment you delivered us March 10, covered by your Pro 1824, New York W/B 314, of Feb. 28. This shipment is consigned to Smith Bros., Sioux City, Ia., and consists of one case of hardware.

Kindly furnish the required information, and oblige,

Yours truly,

(74 words)

22.

Dear Sir:

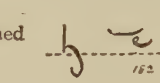
Replying to your favor of the 26th ult., I wish to advise that we checked over this sack of seed and later received your 4/22 waybill 4567 to cover. I notice that Mr. Smith takes exception to our taking this bill into account, but up to the present time we have received no bill from him to cover this shipment. Furthermore, next attached you will find letter from him under date of May 1, stating that he has no record of bill covering this shipment. Under these circumstances, I reported your waybill in last month's business and it will have to stand.

Please correct your accounts accordingly.

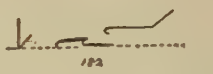
Yours truly,

(116 words)

23 diversion
unconsigned
destined



territory
25 agricultural
28 crockery



23.

Dear Sir:

Replying to your favor of the 26th inst., with reference to diversion of car-load of furniture from the M. K. & T. Ry., we will say, that next attached you will find copy of my May 3 W/B 17869, making good this diversion. The reason these papers were delayed so long was because of the fact that we had no unconsigned car destined to the territory of the M. K. & T. Ry.

Yours truly,

(82 words)

24.

Dear Sir:

Returning you herewith your letter of the 2d inst., with reference to a shipment of a bundle of rake heads, we wish to advise that our records show that this shipment checked out of the car O. K. and was delivered to you on our Pro B/5647 and we hold a clear receipt for the same. To make sure that the shipment was not in our freight house, I have had a most thorough search made of the house and I fail to find any record of the rake heads in question. Therefore, we must stand on our records, as it shows we delivered you this shipment in full when the original shipment was delivered to you.

Yours truly,

(125 words)

25.

Dear Sir:

In reply to yours of the 26th inst., I attach you herewith copy of transfer to the Monon Ry. covering car 32950, agricultural implements, consigned to Philadelphia, Pa. This shipment passed here in full and in good order, and we hold clear receipt. I cannot account for the damage in any way.

Yours truly,

(60 words)

26.

Dear Sir:

Answering your letter of the 17th, in which you ask concerning shipment covered by my April 12 W/B 2869, dry goods, consigned to Jas. Bradley, St. Louis, Mo., I wish to advise that this shipment was received by us at 6 p. m., April 11, too late to forward that day. It

was forwarded promptly on the 12th in car 67294. There was evidently no delay in the handling of this shipment, inasmuch as the same was handed to us too late for forwarding April 11.

Yours truly, (101 words)

27.

Dear Sir:

Returning all papers, I find upon investigation that this shipment arrived here April 14 and checked from car 29810 in good order, under seals 666 both sides, and was so delivered to consignees April 29. This shipment was received "Dead-Head Astray on Houston, Minn., April 15, W/B 82," agent claiming that the weight and charges were included in his April 12 waybill 71, as per copy of receipt next attached.

Yours truly, (84 words)

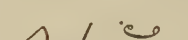
28.

Gentlemen:

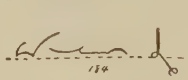
Replying to your letter of the 19th inst., with shipping ticket attached, in our own behalf, we wish to say that this crate of crockery is plainly marked Worthington, Minn. The wagon that brought the shipment came to us without any bills, as is the case with most of your wagons. We unloaded the freight into our warehouse, sorting out the lots according to state marks, which is the best possible thing we can do under the circumstances. This part of the shipment in question went into the "Minnesota" pile. When we received shipping tickets later in the day, the check clerk discovered that he was short the crate of crockery and reported the shortage back to Butler Bros., and your people informed him to let the balance of the shipment go forward the crate short, which he did. A few days later, our men on checking over the freight that we received from you without shipping tickets, discovered the Worthington, Minn., crate on the floor, but did not connect it with the Worthington, Ia., shipment. Our receiving clerk requested Butler Bros.' teamster to take it back to the house, which he declined to do. On Oct. 14, we reported the crate to you again as per slip attached.

I cannot see how we are responsible for the delay. The crate went forward to destination on the 21st. We are making every effort to prevent errors in your shipments, and for your personal knowledge, that you may know the condition in reference to your shipments at the present time, it would be well for you to come over here and investigate this matter and see how we are fixed in reference to shipments from Butler Bros.

29 whereas
adjustment
consignors



30 ultimately
unclaimed
disposition



31 inasmuch
neighborhood
convince

32 middlings
originated
adjusted

I do not think you have the least idea as to how we are compelled to handle these shipments for you, and the condition that exists, and there is only one way for you to learn it, and that is for you to come over here. If you will do this, we shall be only too glad to show you everything in connection with your shipments and explain the same to you so that you will more fully understand the matter.

Please advise by return mail.

Yours truly,

(373 words)

29.

Dear Sir:

I hand you herewith my due bill for $43.16, covered by my Sept. Pro/A 15100. In error, this shipment was expensed at a 12 1/2c rate, whereas the correct rate is 19 1/2c. As the consignees have made returns to the shipper, they respectfully refer us to him for adjustment. Our records show that this matter has been repeatedly referred to you for collection, but up to the present time we have received no reply. This mistake was caused by an oversight on the part of our rate clerk, and I have no doubt but that you will promptly receive check to cover the amount if explained to consignors.

Kindly advise by return mail.

Yours truly,

(126 words)

30.

Dear Sir:

Replying to your letter of the 15th inst., attached, regarding shipment for F. Mauston, 115 Jersey Ave., New York City, N. Y., we wish to advise that the property in question arrived at this station on Nov. 30. Consignees were notified of arrival several times, but did not call for the shipment, and it was ultimately sent to our "Lock-Up" at Prairie du Chien, where it is, it being the policy of this company to send all unclaimed freight to that station.

Please furnish immediate disposition.

Yours truly,

(93 words)

31.

Dear Sir:

Referring to your letter of Oct. 29, we again return to you our claim referred to therein, same being dated Jan. 14, amounting to $14.20.

If you will look up the correspondence on this matter, you will find our reason for not paying this claim was that the expense bill does not cover the shipment of Nov. 22, as per bill of lading attached.

We have referred all these papers to Mr. Dwyer, the Southern Pacific Agent at Benicia, who has in turn referred them to the Southern Pacific Agent at Sacramento, and both of these gentlemen find it impossible to state whether this freight bill covers the shipment called for by the attached bill of lading or not. However, it seems quite immaterial to us whether the expense bill and the bill of lading attached cover the same shipment or not, inasmuch as we can prove to you beyond the shadow of a doubt, by referring to our books, that we never shipped twenty-two rolls to the Sachs Shoe Co.; and, also, that the average weight of shipments to this concern, consisting of twenty rolls each, were in the neighborhood of 2,800 pounds.

We, therefore, insist upon your prompt attention to this claim and hope to receive a voucher covering the amount in the near future. We shall be pleased, at any time your representative may call, to show him the charges in our day book, of the different shipments to the Sachs Shoe Co., which will convince you of the justice of our claim.

Yours very truly,

(218 words)

32.

Dear Sir:

We enclose you claim for $33.21, over-charge on freight on C. M. & St. P. car 5434, middlings, which went forward via your line Nov. 2, billed to our order, Ashland, Ky. This car originated in Minneapolis, the freight being prepaid to Chicago, and it should have been billed East at your proportion of the rate from Minneapolis to Ashland, Ky., which was 11c per cwt.

Please have this claim adjusted as soon as possible.

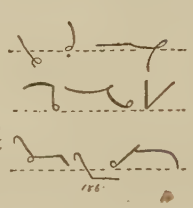
Yours truly,

(87 words)

33 possession
assessing
cancel

empties
34 intervals
dairy

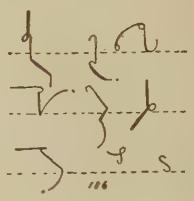
prescribed
practically
circular



distributed
traveling
solicitation

35 kindling
prejudice
disadvantage

accomplishing
notwithstanding
complaint



33.

Dear Sir:

Returning you herewith your letter of even date, with expense bills attached for several potato cars, which were loaded out of this station, I notice that a few of the cars were billed back with charges for the stoves and linings. Inasmuch as the cars have gone forward and are now out of our possession, will you not take it up with the C. & G. T. Ry., who seem to be the only one assessing charges for the return of stoves and linings, and ask them to cancel the amount they have charged against us? Had you sent us these expense bills at the time the empties came down, we could have billed charges out and then have avoided any trouble we might now have in collecting these charges.

Yours truly,

(134 words)

34.

Dear Sir:

I am advised by Mr. J. H. Crawford, General Manager of the Shippers' Refrigerator Car Co., that he has arranged to put on a car to leave Chicago via our line, at stated intervals, to handle dairy freight in less than car-load lots. He has arranged with Mr. Newton, in the event that the perishable freight to go into this car does not reach the prescribed minimum, to fill the car out with merchandise. You are familiar with the present arrangement, whereby, in consideration of the fact that your merchandise tonnage exceeds that of our other lines, in the interest of making our merchandise business as profitable as possible, we are giving your line all the unconsigned business which reaches us, consequently under this arrangement, Mr. Crawford expects to run this refrigerator car in connection with your line. I understand that you have given this

information practically on your merchandise circular which you have distributed among shippers and western connections.

It might be as well for you to make use of this letter to increase the business which you are securing in the West, through your Traveling Agent, and in your solicitation of unconsigned eastbound merchandise from western connections. It might also be well for you to suggest, especially in the case of perishable freight, that such business as they give us to go forward in this refrigerator car, be routed in care of your line, even though the waybills which accompany the property to Chicago, show no routing east of Chicago, as this will insure against any possible delay east of Chicago, incident to forwarding in Detroit or Buffalo cars, which are rehandled at those points.

Yours truly,

(282 words)

35.

Dear Sir:

Referring to the attached papers with reference to a shipment of kindling wood from Clinton, Ia., we will say that Mr. Davis called here the other day and seemed to think that he was being put to some inconvenience for no real good reason, and thought there might be some prejudice which put him to such a disadvantage. He mentioned not only the delay in accomplishing the placing of cars on team track for unloading, but states that his teamster always goes to the station with the original bill of lading, showing prepayment, but notwithstanding this, it is the rule to insist on an order to the team track foreman before delivery can be accomplished, delaying his teams at times for an hour or two. As the charges are prepaid and such fact is plainly shown on the bill of lading, are there not some instructions that can be issued to cover prompt delivery without chance of loss to the company?

Will you kindly advise as to the conditions or methods which you may be able to adopt to remove this cause of complaint?

Yours truly,

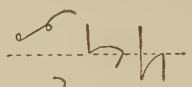
(188 words)

36.

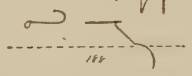
Dear Sir:

Replying to yours of June 15, with reference to shipment of 16 tubs of butter for G. H. Jenkins, St. Louis, Mo., we wish to advise that the shipment arrived here at 9:40 a. m., June 10, and was delivered to the Wabash Ry. at 3:00 p. m., same day. Our records

37 seriously damaged detailed

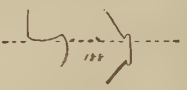


description coupler



39 stop-over steam-fitters convention

continuous 40 patronage



show that the car arrived here with 1,000 lbs. of ice in the tanks and the condition of car was all right. Our records show we received 16 tubs, one tub only part full, and connecting line receipted for same in such condition. No other bad order noticed or remarks made. As far as our part of the handling of the butter is concerned, there was no delay.

Yours truly,

(129 words)

37.

Dear Sir:

Yours regarding R. O. & St. L. 80570 which is now in our shops for repairs, has been received. We beg to state that this car has been seriously damaged. Next attached gives a detailed description of the repairs needed to put it in shape. We will use an M. C. B. coupler, as you suggest, instead of the one we spoke of.

Yours truly,

(71 words)

38.

Dear Sir:

Replying to your postal card of the 26th inst., I take pleasure in advising that our rates, Chicago to Chautauqua and return, are $20 for the round trip, in effect June 1, with return limit of October 31.

Our train leaving Chicago at 3:30 p. m., arrives at Brocton, our junction point for Chautauqua, at 7:04 a. m., leaving Brocton for Maryville via W. N. Y. & P., for Chautauqua at 10:18 a. m., connecting at that place with steamer. Train leaving Chicago at 10:30 p. m. arrives at Brocton 3:11 p. m. following day, connecting there at 5:09 in the evening for Maryville, then steamer to Chautauqua.

I enclose folder and shall be pleased to be favored with your patronage. If I can be of further service, please advise.

Yours truly,

(151 words)

39.

Dear Sir:

Yours of 26th inst., on subject of stop-over at Erie or Cleveland, on return portion of tickets to Boston and return, sold on account of Steam-fitters' Convention, is received. The tickets returning are for continuous passage, and are not the issue of this company; consequently, there is no way whereby I could comply with your request, as we have no control whatever over the issuing line from Boston.

The only way for you to get an expression in this matter, which if considered favorably might lead to securing this special stop-over privilege, would be for you to write direct to the office of the company who issued the tickets in question, and get from them a permit such as you desire. In this connection I would state that it will be a great saving of time for you to enclose tickets with your letter, in order that they may make such notations thereon as they may decide to grant.

Yours truly,

(164 words)

40.

Dear Madam:

Replying to your favor of recent date, I have pleasure in advising that our rates, Chicago to Ashtabula, O., are $7.40 first-class and $6.00 second-class. We have three through daily trains from Chicago to Ashtabula, as follows:

Leave Chicago..8:15 a. m.	Arrive Ashtabula . 8:10 p. m.
Leave Chicago..2:10 p. m.	Arrive Ashtabula.. 3:00 a. m.
Leave Chicago..9:30 p. m.	Arrive Ashtabula..11:45 a. m.

I trust this will suit your convenience and that we may be favored with your patronage.

Thanking you for the inquiry, I am,

Yours truly,

(111 words)

41.

Dear Sir:

Replying to your favor of 11th inst., I have pleasure in advising that our rates, Chicago to New York City, are $16 first-class and $15.00 second; there are no round-trip rates between these two cities. Fare returning from New York to Chicago is $17.00. Stop-over at Niagara Falls can be had between trains, giving one day,

41 journey direction condensed

43 vestibuled luncheon berth

by leaving here on our afternoon train at 2:10, which arrives in Buffalo at 7:15 next morning. Or, by depositing tickets with joint agent at the Falls and on payment of fee of 50c per ticket, stopover there can be secured for ten days, the ticket to be obtained when you are ready to proceed on the journey.

We have three through daily trains from Chicago to New York, in each direction, with through sleeping car service, and shall be pleased to be favored with your patronage. I enclose condensed folder, as our local folders have not been completed since recent change in time.

If I can be of further service, please advise.

Yours truly,

(184 words)

42.

Dear Madam:

Replying to your favor of 11th inst., I beg to advise that we have a rate of $16.00 for round-trip, Chicago to Philadelphia and return, June 14 to 18, inclusive, but cannot extend return limit beyond June 26, under any circumstances, as that is the date agreed upon by all lines. At the present time, I know of nothing in the way of special rates to Philadelphia later in the summer. When special rates are granted, it is seldom that as long a limit is given as you would require.

I regret that I cannot favor you in this, and trust that if you make the trip at this time, you will find it convenient to patronize our line.

Thanking you for the inquiry, I am,

Yours truly,

(131 words)

43.

Dear Sir:

Replying to your favor of recent date, I have pleasure in advising that our rates, Chicago to Boston, are $21.00 first-class and $19.00 second-class. Our train leaving Chicago daily at 8:15 a. m., has through vestibuled sleeping car, arriving at Boston at 4:00 p. m. following day. Club luncheon and supper are served in the dining car, Chicago to Buffalo. Berth rate, Chicago to Boston, is $5.50.

Trusting this will suit your convenience, and that we may be favored with your patronage, I am,

Yours truly,

(96 words)

44.

Dear Sir:

Replying to your favor of 1st inst., the rate first-class, for child ten years of age, Chicago to New York, is $10.00; second-class $9.00. The second-class rate will entitle the child to ride in regular day coach, but will not be good in sleeping car. We have three through daily trains between Chicago and New York, as follows:

Leaving Chicago 11:45 a. m., arrive New York 3:50 p. m. next day.

Leaving Chicago 2:10 p. m., arrive New York 6:30 p. m. next day.

Leaving Chicago 8:15 p. m., arrive New York 7:00 a m. 2d day.

If you will advise on what road and train the little girl will reach Chicago, we will take pleasure in having one of our representatives meet her and take her to our depot, and also see that she is placed in charge of the conductor on our train leaving Chicago, thus insuring her a safe trip to New York City.

Hoping to hear from you again, and that this will be satisfactory, I am,

Yours truly,

(191 words)

45.

Dear Sir:

Your letter of the 25th is received. I am glad to give you any information possible regarding rates to Delphos, Kan.

Our next selling dates for Home-Seekers' tickets will be 1st and 15th of October. Tickets limited to twenty-one days from date of sale.

The round trip Home-Seekers' rate to Delphos, Kan., is $25.40. One can make very close connections leaving here at 10 o'clock a. m., arriving at Chicago 1:15 p. m. Leaving Chicago 5 p. m., arriving at Kansas City 9:30 a. m., and leaving Kansas City over the Union Pacific at 10:40 a. m., arriving at Delphos, Kan., at 5:15 p. m. If you desire any further information regarding this trip, please call at ticket office, or drop us a line.

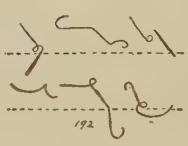
Trusting that these rates and connections will be satisfactory, I remain,

Yours truly,

(157 words)

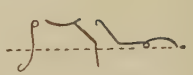
CAR BUILDING BUSINESS.

4 passenger
equipment
possibility

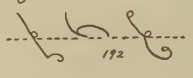


informed
expectation
5 personally

situation
inability
proximo



postponement
formal
6 specifications



1.

Dear Sir:

Referring to your letter of the 12th inst. inquiring if we can furnish you with eight steel axles,

As I advised Mr. Jones on May 5, copy of my letter being sent to you under the same date, our supply of steel axles is very limited, and while at that time you desired twelve of these axles, we arranged to ship you six, being all that we could spare, notwithstanding a strong desire to meet your wishes. I do not, therefore, see how we can let you have eight additional axles, much as we should like to accommodate you.

Yours truly,

(104 words)

2.

Dear Sir:

Our works at Trenton, N. J., addressed a letter to Purchasing Agent Smith, of the Central Pacific Railway Company, with a view of obtaining the necessary information as to trade-marks, etc., to enable them to make the step mats in question, and he has replied as follows:

"I would suggest that you obtain the necessary samples and blue prints from The Howell Company, in order that there may be no misunderstanding in regard to the matter."

Will you please arrange to have us given the necessary information as to the trade-mark specified?

Yours truly,

(98 words)

3.

Dear Sir:

In reply to your letter of the 15th inst., enclosing copy of Letters Patent, No. 166748, issued to you for improvements in nut locks, you are advised that this company is not prepared to either make or entertain any proposition in connection therewith.

Yours truly,

(53 words)

4.

Dear Sir:

Confirming my wire of this date, we confidently expect to complete and deliver on Saturday night, the 28th inst., the passenger equipment we are building for your company.

It should be explained, however, that it is going to be pretty close work getting the baggage and mail cars completed in time for shipment Monday night, and there is a bare possibility they may not get away until Tuesday next.

I have informed the railroad agent here, accordingly, and he tells me that he is wiring to his people with the expectation that they will arrange to haul the cars special.

Yours truly,

(105 words)

5.

Dear Sir:

I have delayed answer to your letter of the 20th inst., in regard to delivery of the six Cafe-Observation Cars, until I could personally canvass the situation with our people.

There has been no improvement in the general situation since my previous letter on the subject, rather to the contrary, which is chiefly due to our inability to get materials.

We are pushing the work on your cars all that is in our power to do, but cannot, however, see our way clear to promise their completion before the 24th proximo. Our Superintendent assures me that this date can be kept, but does not see how it is possible to complete the cars a day earlier.

I sincerely regret this further postponement in the date, but unfortunately we are up against a condition of things that we cannot overcome.

Yours truly,

(146 words)

6.

Dear Sir:

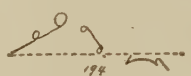
I acknowledge with thanks the receipt of your letter of the 11th inst., placing order with us for the construction of ten Chair Cars, four Cafe Cars, and two Postal and Baggage Cars. We shall now proceed to make up formal contract and specifications, and will send them to you within the next couple of days.

Very respectfully,

(41 words)

7 gondola
accordance
estimate

8 resources
experiencing
hampered



9 entirely
concerning
cylinders

transporting
indicate
involved

7.

Dear Sir:

I have your letter of the 15th inst. requesting our price on stock, flat, caboose, gondola, box and baggage, mail and express cars, in accordance with drawings and specifications submitted, and I will have estimate prepared and bid made as soon as possible.

Thanking you for the inquiry, I am,

Yours truly,

(56 words)

8.

Dear Sir:

Your letter of the 10th inst., with regard to the delivery of the four dining cars, is received and carefully noted. I, too, regret that the necessity should arise for any delay in the delivery of these cars, but the delay is due to causes entirely beyond our control, the general nature of which is outlined in my letter of the 1st inst. to Mr. Smith.

The relation of the Transvaal cars, to which allusion is made, may be explained that owing to the fact that the cars would be of little service this season to the Transvaal Road, unless they could be shipped by the first of July, we were only able to turn them out within the required time by drawing upon all our resources and at the expense, to a greater or less extent, of all the other work we had in hand, including our own.

In addition to the trouble we are experiencing, as given in my letter to Mr. Smith, we have been greatly hampered on account of our inability to get the materials as fast as required, and from the experience of Railroads in general along this line, I am sure you will appreciate this statement.

You may rest assured, however, that no effort is being spared to complete and deliver these cars at the earliest possible date.

Yours truly,

(224 words)

9.

Dear Sir:

While it is true that the air brakes and fixtures for these cars are being furnished by the Railroad Company, it should be remembered that we agreed to take the brakes from them at $180, and therefore it rests entirely with us, and not with the Railroad Company, to settle with the Brake Company or with the Railroad Co., over which the brakes were shipped, concerning the damage to the two cylinders in question. If, as stated in Mr. Deming's letter of the 16th, he should be prepared to show that the breakage took place before the cars reached us, our claim would be on the Railroad Co. transporting the materials. There is nothing in this correspondence, however, to indicate that any such claim has been made. On the contrary, it would appear that this important feature of the matter has been entirely overlooked by our people, and as the car was received in December last, it is too late now for us to successfully make any such claim. Nothing remains for us to do but to place an order with the Brake Company for two cylinders to replace the broken ones, the bill for which we will, of course, have to pay. The amount involved is not large, but the case develops a careless method of doing business on the part of our people concerned, which should be promptly taken up, and such instructions given as will insure the proper treatment of such cases in the future.

Yours truly,

(257 words)

AUTOMOBILE BUSINESS.

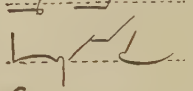
1 automobile
2 regulation
elliptical

upholstered
mirror
reflector

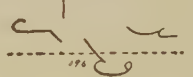
auxiliary
automatic
lubricator

gasoline
gallons
exhaust

temperature
regulator
generator



equipped
panels
nickeled



1.

Dear Sir:

We understand that you are in the market for an automobile, and we take pleasure in calling your attention to the enclosed circulars in the hope that you will find something which will interest you. We shall be glad to have you call at our store and give a personal inspection to some of the bargains which we are now offering. We are making special inducements for purchases made now.

If you do not find in the enclosed circulars anything which will suit you, kindly give us an idea of what your requirements are and we will advise you further.

Trusting that we may hear from you at an early date, we are,

Yours truly,

(116 words)

2.

Dear Sir:

In reply to yours of the 22d, inquiring concerning automobiles which have been slightly used, we beg to offer for your consideration a Milwaukee Steamer, which is a very fine machine. The following will give you a good idea of its general appearance and construction:

Regulation 4 ft. 8 in. tread, 28 inch wheels, 3 inch tires; elliptical springs, front and rear; leather upholstered; heavy rubber mat on foot board; 5 h. p. engine, consisting of two cylinders 2½ inch by 3½ inch stroke; glass mirror, water gauge, reflector, always in sight from seat; steam gauge; water pump fastened to cross head

of engine by which engine can be filled while running; auxiliary hand water pump; automatic lubricator; gasoline tank holds 9 gallons of gasoline; water tank holds 31 gallons of water; the steam exhaust passes through water tank, thereby raising the temperature to nearly boiling point before being pumped into the boiler, thus saving much fuel; automatic fire regulator, by which the fire is reduced or cut down, as the steam pressure increases or decreases, making it positively automatic and self-regulating. By means of a Kelly generator, with which this machine is equipped, the fire can be entirely turned out with the exception of a small pilot light, which keeps the generator hot. This rig is a good steamer and will hold up well at 150 lbs. while running. Cost of fuel about ¾ to 1 cent per mile, depending on the condition of the roads. Gear painted dark red, body black, with red panels; center steer; chain drive. The nickeled parts on this machine are as bright as new, showing that it has had excellent care. No broken parts.

The original price of this steam carriage was $750. It was traded in to us for a much larger machine, and it is certainly a bargain at the price which we are asking—$350.

We thank you for this inquiry, and trust that we shall be able to make a deal with you on this machine.

Hoping to hear from you again soon, we are,

Yours truly, (365 words)

3.

Gentlemen:

Your letter of the 8th, making inquiry concerning automobiles handled by us, is received and noted. Replying, we will say that we are pleased to send you herewith a complete set of circulars descriptive of our carriage No. 501, which is one of the best machines made that can be sold at a reasonable price.

Trusting that we shall have the pleasure of fitting you out with one of these machines at an early date, we are,

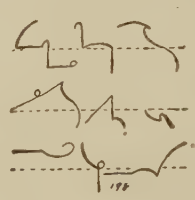
Yours truly. (82 words)

4.

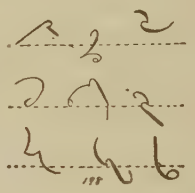
Dear Sir:

Replying to yours of recent date, we will say that the fact that you are so far from Chicago, necessitating quite an expense in transportation in order to get your machine to Chicago, and from the further fact that second-hand electrics are being sold in Chicago at sacrifice prices, we think it would be much better for you to try to dispose of your carriage in your own town, rather than send it to Chicago. At the present time we are buying only steam and

4 electrics
5 Trimoto muffler
reservoir retarding footboard
ignition Vesta accumulator



runabout measurements ordinary
machine
7 celebrated comfortable
scientific vibration devices



gasoline machines and are not putting any of our money into second-hand electrics. We have, however, a few electrics which have been left for sale on a commission basis. We have made a memorandum description of your machine, and in case we get an inquiry from anyone in your vicinity, we shall refer them to you, and might possibly make a sale in that way, in which case we would, of course, expect you to allow us a commission.

Thanking you for the opportunity of corresponding with you on this matter and hoping that we shall be successful in securing a buyer for your machine, at an early date, we remain,

Yours truly,

(174 words)

5.

Dear Sir:

Yours of the 9th to hand. Replying, we will say we have a Trimoto made by the Western Wheel Works that we think will suit your purpose. The following description will give you a good idea of this machine:

3 h. p. DeDion air cooled motor; 28 inch wheels; 2½ inch, 6 lug, Hartford automobile tires; wheels, regulation width, 4 ft. 8 in. tread; engine, fly wheel and muffler hung on front wheel; gasoline tank holds two gallons, which is sufficient for a 60 mile run; lubricator with sight feed; oil reservoir holds sufficient lubricating oil for 500 miles; speed can be changed from 3 to 15 miles an hour by advancing or retarding spark control; center steer; fine wide, plush, upholstered seat, 36 inches wide, padded back and arm rests; foot board covered with heavy rubber; foot brake acts on two rear wheels; elliptical springs under seat and coil springs in front; ignition by jump spark; fine Vesta Accumulator coil; 46 inch mud guards over front and rear wheels. This rig weighs about 500 lbs. In its construction it is on the light runabout order, with two wheels in the rear and one in front. We have no illustration of the same, but a fair idea of it can be obtained by comparing the above

measurements and weights with an ordinary carriage. It was made by the Western Wheel Works to sell for $450 and is a rare bargain at the price at which we are now offering it. It is as good as new and has been run less than 300 miles.

The purchaser of this machine should have no difficulty in readily disposing of it at a price much in advance of the price we are asking, and in case he should desire to buy a larger machine later, we will agree to take it back at any time within 3 months at $135 (which is only 10% less than price we are asking) in exchange for any of our higher priced new automobiles. Price $150.

Trusting that we shall have the pleasure of hearing from you again soon, we remain,

Yours truly,

(376 words)

6.

Dear Sir:

We shipped you to-day, as per your order of the 20th ult., one Perfection Automobile Carriage No. 698.

We trust same will reach you in a few days, and in perfect condition. You are certain to be greatly pleased with this machine.

Thanking you, we remain,

Yours truly,

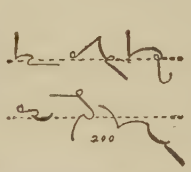
(53 words)

7.

Gentlemen:

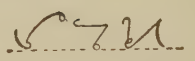
We have just purchased two car-loads of the celebrated Geneva steam carriages, partial description of which is given in the circular enclosed herewith. The illustrations, however, do not do the carriage justice, as the carriage has been improved greatly since these illustrations were made. The front of the body, as shown in the illustration, holds the fuel tank, and the top of the box now has a handsome nickel plated railing on the sides and front, has a fine padded seat, and makes a very comfortable seat for one large person or two small size persons. This machine can be gotten out, under its own steam, on the road within 6 minutes from the time fire is first started, which is much better than can be done with any other steam rig. A glance at the running gear will show that it is constructed on perfectly scientific principles, ensuring an easy running carriage with little or no vibration. It is equipped with all the latest automatic devices, and carries fuel for 100 miles. With steam once up this carriage can be left outside for hours. It is positively self-regulating, for instance, when steam reaches 200 lbs.,

automatically
8 serviceable
demonstration



second-hand
exceptional
9 removable

ventilators
clutches
trustworthy



vehicle
purposes
withdrawal

the fire is automatically lighted, etc., etc. Cost of running is from ¾ of a cent to 1 cent a mile. Tires are of the very best quality 2½ inch single tube. Regular price of this carriage from the manufacturers is $700. We have bought two car-loads of them, and in order to make as many sales as possible before the spring rush begins, we will name a special spot cash price of $525 each while the present stock lasts.

We feel certain that anyone who is figuring on getting a machine this spring could not do better than to take advantage of this special offer. We know it cannot be duplicated by any other house.

Trusting that we shall have the pleasure of hearing from you soon and favorably, we remain,

Yours respectfully,

(349 words)

8.

Dear Sir:

Replying to yours of recent date, we are pleased to enclose you herewith circulars and information regarding the Murray gasoline runabout, also the Geneva Steam Carriage, both of which are well known, serviceable automobiles. If it is possible for you to visit our store, we shall be glad to give a demonstration of these machines. A personal interview and a personal inspection will give you a much better idea as to the merits and sterling qualities of these rigs than any printed descriptions will convey.

In case you should desire to buy a machine which has been slightly used, we are certain we can please you in a second-hand steam or gasoline machine. If you do not find in within circulars anything which would interest you, we shall be glad to have you give us an idea of what you desire and we shall keep the same on file. We are constantly receiving second-hand rigs in exchange for new ones, and have exceptional bargains to offer from time to time.

Kindly let us hear further from you.

Yours truly,

(184 words)

9.

Gentlemen:

We are in receipt of your letter of recent date, making inquiry concerning Murray gasoline runabout, and take pleasure in saying that we are enclosing you herewith circulars descriptive of this machine.

Since these circulars have been issued, however, some very radical improvements have been made in the carriage, so that the illustrations now give only a general view and outline. The regular price of the carriage we are now offering is $650 in place of $600, as shown in the circular. Some of the changes which are not noted in the circulars are as follows:

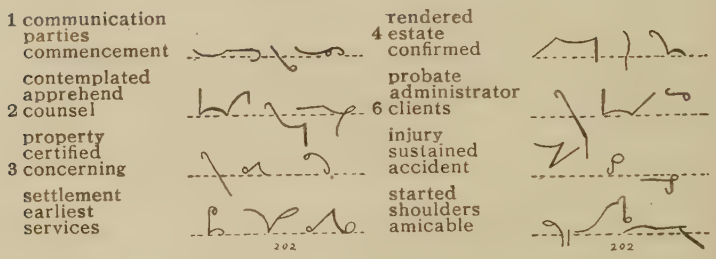
The removable rear hood has ventilators in the sides, the spark regulator and clutches are of different construction than shown, making them much more easily handled and under much better control of the operator. The clutch is of the most improved style, the gears run in oil and are the same as will be adopted in all of the company's 1904 or next year's models. The Church Mfg. Co., while they have been known only within the last few years as manufacturers of automobiles, have been known for many years as gas engine manufacturers, and their gas engines are classed among the very finest made by any concern, and for this reason the manufacturers are in a position to produce an absolutely trustworthy vehicle. We are desirous of getting a number of these cars out for advertising and demonstrating purposes this fall, and will therefore make you a special price of $550 for an immediate order. This price is subject to withdrawal by us at any time before purchase.

Believing that it will be to your interest to consider favorably this proposition, and trusting that we shall hear from you again soon, we remain,

Yours truly,

(303 words)

LAW AND LEGAL CORRESPONDENCE.



1.

Dear Sir:

I am just in receipt of your communication, and will state that parties have not as yet arranged for the commencement of the contemplated suit. On yesterday I received a telephone message asking if you would be at the office during the day, and if so, would you kindly call at 191 N. Adams St. I apprehend it is in regard to this case. I wish, therefore, that you would give it your attention.

Yours truly,

(80 words)

2.

Dear Sir:

Your communication of the 19th inst. is at hand, and in reply I would say that early in the month the counsel for the receiver appeared before the court, correcting an error in the description of the property, and I left an order with the clerk of the court for a certified copy of the same some time since, but have been unable yet to obtain it. However, I called to-day and they promised that it would be out in a day or two, at which time I shall send the same to you.

Yours truly,

(99 words)

3.

Dear Sir:

I am in receipt of your communication of the 21st of July, and take note of what you say therein, concerning the settlement you

have made with the Company. I shall expect you to call at the office at your earliest opportunity, and make settlement with me for services rendered in your behalf.

Yours truly,

(57 words)

4.

Dear Sir:

I write you again regarding the claim of the estate of Nicola Gilardi, which at my request, and upon terms agreed between us, was confirmed by the Probate Court early in May. Settlement was for $140. Samuel S. Smiles is the administrator, and if you will send check for the said amount to the said administrator, through some bank in the city of Chicago, with instructions to turn the same over upon receipt of certified check by an order of the court, and letters of administration, this matter can be adjusted and out of the way.

Kindly write me to what bank you send it, and I will see that the matter is given immediate attention. On May 25, I wrote you respecting this matter, and up to the present date have received no reply to the same. Trusting to hear from you at an early date, I remain, Yours very truly,

(147 words)

5.

Dear Sir:

You telephoned me recently that you would call at the office and confer with me further in regard to the disposition you desired to make of your case against the Printing Co. If you have called it has been during my absence, and I wish you would kindly write or come in and see me when you are in the city.

Yours truly,

(35 words)

6.

Dear Sir:

One of my clients, by name Richard Rice, complains of an injury sustained by him on July 3, on Vine street, near Jackson street. The accident occurred on the day mentioned about 2:30 P. M. as he was in the act of stepping on a West bound car. The car suddenly started, throwing him to the ground, injuring one of his shoulders.

I wish you would kindly look at your reports in this case and let me know what you find, and I will then see you respecting an amicable adjustment of the same.

Yours very truly,

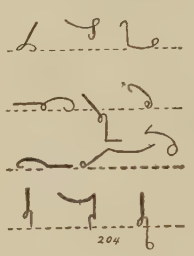
(101 words)

7 adjustment
incident
attorney's

examination
abstract
8 conference

mortgage
surrender
horses

destroyed
entitled
distress

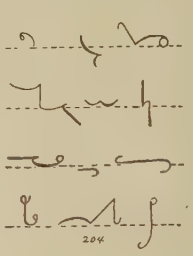


suffered
valid
premises

untenable
intend
10 debtor

ignores
account
11 collection

instructions
imperative
12 situation



7.

My dear Sir:

I am in receipt of your letter of July 30, and will say in reply that if you will send me a statement of the amount of your expenses incident to coming to Chicago, also your attorney's expenses in the examination of the abstract, I will consider the same at once and notify you as to whether it will be allowed.

I will take no steps in the matter until I have heard from you, providing you reply promptly.

Yours respectfully,

(62 words)

8.

My dear Madam:

Shortly after you left the office, Mr. Smith telephoned me that he had just finished the conference with Mr. Downey. He sold the mortgage and note, but Mr. Downey refused to surrender your note unless you turn over the horses and buggy, even after you make a new mortgage and note. I told him that I would confer with you further and let him know some time to-morrow.

I wish you could see your way clear to take up this note and mortgage and recover possession of your property, and then proceed against these various parties, not only for the amount of goods destroyed, but also for damages, to which I believe you are entitled for the taking away by distress, your property, for rent, and the inconvenience you suffered thereby. It is a claim which, in law, I do not believe, under any circumstances, could be shown to be valid. This is a claim for rent of premises which can be easily shown to be untenable. In any event, let me know what you intend to do in this matter.

Yours very respectfully,

(193 words)

9.

Gentlemen:

We have to-day succeeded in getting a further payment of $100 on the claim against James S. Brown. We shall remit you the proceeds next week. We hope to get the balance in about 30 days.

Yours very truly,

(43 words)

10.

Dear Sir:

The debtor ignores our written demand. We have not had occasion to go over to the North side since this claim was received. We will call on debtor within the next week or so and will then give you a report. We collected one account against this debtor about one month ago, and it has been our experience that while he pays little or no attention to written demands, he is generally ready to do the fair thing when the matter is put to him in a more personal way, and he is brought to understand that any further delay will cause extra expense, etc.

You may look for some sort of information from us during the next few days.

Yours truly,

(124 words)

11.

Dear Sir:

We hold for collection a claim against you in favor of Baker, Williamson & Co., amounting to $17.50.

Please call on us, or let us hear from you at once, as our instructions are imperative.

Yours very truly,

(43 words)

12.

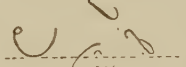
Dear Sir:

Yours of the 8th is received and contents are noted. In reply will say that the situation is unchanged. The debtor, through his attorney, refuses to agree to make the last installment August 1, as this would mean payment of the entire amount of promised settlement within thirty days.

distinctly
negotiations
institute

13 final
distribution
expired

15 sufficiently
lieu
apprised



16 constable
judgments
absolutely

worthless
financially
bankruptcy

indebtedness
17 embarrassment
exhibit

We have little doubt that if we return the papers, client will agree to Smith's proposition to take first two payments at once and last payment September 1. We wish it distinctly understood that if we return the papers at this stage of the negotiations, we shall expect schedule fee of the amount paid. We propose to institute legal proceedings, if necessary, to protect ourselves.

Yours very truly,

(119 words)

13.

Dear Madam:

You have failed to live up to your agreement in regard to monthly payments. You have made but one $5.00 payment, and that in May. It is now the latter part of July, and we must insist on your paying us $15.00 not later than August 1.

We shall expect you to give this matter your immediate attention.

Yours very truly,

(66 words)

14.

Dear Sir:

The time allowed you by the Probate Court for final accounting and distribution in the estate of Jessie Logan, expired on the 1st inst. If you desire to comply with this order without the necessity of further proceedings in the Probate Court, you will kindly do so on or before Monday, August 11.

Yours very truly,

(59 words)

15.

My dear Peter:

I had a conference yesterday with Mr. Crosby, superintendent of the Painting Works, and he said that he was willing to allow you your wages per week, until such time as you sufficiently

recovered to resume work, and then to place you in some light service for such a time as was necessary before entering upon your former duties. He also said that in lieu of this he would be willing to pay you a sum which would amount to your wages for that time, and I presume doctor's bills, etc., but you have been already apprised of this proposition and it will be nothing new to you.

We went over the circumstances of the accident very carefully, and it is purely a matter now for you to decide, as to whether you care to institute proceedings or not. I wish, however, if you are able, that you would come and see me at the office, in order that we may fully discuss the matter before taking any further steps, and if you are not able to do so, kindly let me know, and I will arrange to call and see you. Kindly let me hear from you.

Yours very truly,

(204 words)

16.

My dear Sir:

A constable called to see me to-day, and informs me that Mr. Baley is willing to pay $45.00 for a release of the two judgments he claims you have against him. From what information I have it seems to me that he is absolutely worthless, financially speaking. He may at any time go into bankruptcy and can easily wipe out the entire indebtedness in this manner, and $45.00 is better than no dollars. However, use your own judgment in the matter, and kindly let me know, at as early a date as possible, what you intend to do in the matter.

In regard to the note of W. C. Baker for $65.00, which you left with me for collection, I will say, that I called on Mr. Baker one day last week and was not successful in getting a payment on it. He promised, however, to pay off the entire amount within the next three weeks and I agreed to allow this amount of time.

Trusting this will be satisfactory, I remain,

Yours very respectfully,

(185 words)

17.

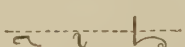
Dear Sirs:

I am sorry to have to trouble you again, but the lack of information which I am after causes me some embarrassment. With the Probate Court, as I have explained, I am obliged to exhibit

inventory
descriptions
tenants

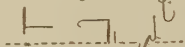
negotiate
compensation
responsibility

gratified
18 draft
administration



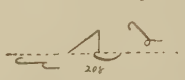
certainty
beforehand
estimate

decree
credited
contingent

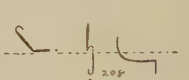


witness
physician
testimony

calculate
19 retainer
prosecute



obligating
determining
affected



accounts, including an inventory of all property with legal descriptions, terms of existing leases, names of tenants, etc., and I ought to have done this before now, according to the strict rules of the court.

I should like to be able to get a vacation from my court duties very soon, and for that reason should like to be able to get this matter off my hands as soon as possible. I am gratified to learn of your success in advancing the rent.

Awaiting your early reply, I am,

Yours very truly,

(128 words)

18.

Dear Sir:

I have yours of the 21st inst., enclosing draft for $58.35, being the share payable by your clients towards the fees of Mr. John Jackson, of Philadelphia, Pa., in the insurance case lately tried, and in the trust administration suit lately begun there. I will forward to you my check at once and get a receipt for you.

As to the $325 allowed by the decree of the Philadelphia Court for our counsel fees, the whole of that amount I deem to be credited upon the contingent fees of 9%, payable to myself. After conference with Mr. Williams regarding the amount of the insurance money, with interest to date of decree, I calculate that the total amount, in so far as your clients and my own are concerned, is just about $4,000, making the total contingency fee $360. Therefore, the amount allowed by the decree, payable out of that fund, leaves only some $35 more payable otherwise. Therefore, when Mr. Williams forwards to me the $325, there will be due me from your clients on this account, only one-third of this balance of $35. I believe this is the information you inquired for.

Yours very truly,

(123 words)

19.

Dear Madam:

I promised to write to you formally the terms upon which I would accept a retainer to prosecute or negotiate for you your claim for damages against the Lake Street Elevated R. R. Company. I shall take the matter, give it my attention and secure the best terms I can, and accept for my compensation one-third of the amount recovered, either by suit or negotiation. I could not, however, assume any responsibility for any of your expenses or legal costs.

As to the probable amount of the latter, I should say, that of course it is impossible to tell with certainty, beforehand, but I should make the following estimate as covering the probable expenses:

First, it will be necessary to advance $11.50 for court fees for beginning suit. I do not know of any other expenses that will be incurred until the trial comes on. This will probably be in about eight months or a year after beginning suit. Then it will be necessary to pay witness fees for any witnesses per diem and ten cents a mile for mileage, as it is called, meaning the distance from witness' home to the court house.

It is possible that we may find it necessary to secure the services of some physician other than Dr. Harris in order to give expert testimony from some one else besides your family physician. In that case it may cost $25, or possibly a little more, but this expense we can decide upon, and incur or not as we choose, when the time comes. I mention this at this time only that you may be advised of the possible necessity of such an expense, and in order that you may take this point into consideration when deciding what you will do in the matter.

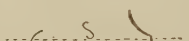
Of course, if I accept the case without your obliging yourself to pay me, except you recover damages, that is on a contingency, I shall expect you to permit me to have equal voice with yourself in determining any settlement, if any is offered, since thereby my compensation is affected as well as your own. These are the same terms which I proposed to you when you called at my office. If you approve of them, please write me to that effect, and on the payment of $11.50 I will bring suit. I think it is useless to attempt any settlement without a suit.

Yours respectfully,

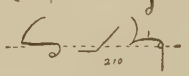
(417 words)

announcing
decision
sincerely

congratulate
plaintiff
evidence



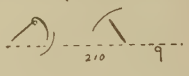
allegations
actuary
assumpsit



covenant
defendant
forthcoming

unquestionably
amendment
litigation

receivership
liability
construed



20.

Gentlemen:

We have before us your letter of October 20, announcing a favorable decision in the case of Fairbanks vs. Missouri Railway Company. We most sincerely congratulate you upon this outcome, particularly as before the stated Judge the odds were much against you.

We have carefully read and considered the views expressed by you in connection with the several features of this case, and in connection with the motion of the plaintiff for leave to amend his complaint, which you are of opinion the Court will probably grant.

It, of course, will be very difficult for us to get the evidence necessary to combat the allegations of an amended complaint, and it will cost us a considerable sum to get this information through an actuary from the books of the Company, so that we should still be inclined to favor a settlement. Whether this should be made on a basis of $15,000 is another question. We are not sufficiently familiar with the practice of your State to finally pass upon questions that arise under it. We understand that this was an action at law, practically in the nature of assumpsit, or covenant, with an attachment against the property of the defendant in aid thereof, and that to secure a release of such attachment the Surety Company gave a forthcoming bond. In order to enable the plaintiff to recover on an amended complaint filed with the Court's leave, he must state a different or new cause of action, and in our opinion a proceeding upon such an amended complaint would release the surety on the forthcoming bond. At least under our practice that would unquestionably be the result. Have you considered this question?

We, of course, do not want to settle this case in any sum if the record after the amendment is in such shape that we can successfully plead the release of the surety. Before we finally pass

upon these matters we should be glad to have your opinion thereon, or, if you prefer, consult with the local counsel of the Surety Company here.

You might as well have the plaintiff's attorney understand, as was stated to him by our Mr. Jones, that we were not induced to offer a settlement in the sum of $15,000 because we feared the result of the litigation, but rather because we were desirous of settling the conflicting interests involved in the various phases of this receivership as soon as possible, and were anxious to have an accounting with the Surety Company and obtain possession of any excess of collateral as soon as possible.

Possibly some of these questions that we have raised cannot be answered any more by you than by us until after we have the amended complaint. The amended complaint in any event, it seems to us, must state a new and a different cause of action than the one which has just been determined in our favor, and if this is the case it would seem to us that the surety, not having given a bond in such new or different cause of action, must be held to be released, as its liability will not be extended or construed beyond the terms of the undertaking in the form and in the action in which it was given. It is, of course, not wise to discuss this with plaintiff's attorney, as he might otherwise elect to stand by the judgment of the court below and seek to reverse that on appeal.

Please let us have your views on these questions.

Yours truly,

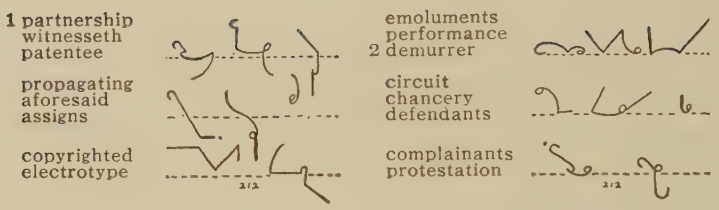
(603 words)

GENERAL EXERCISE.

My attorney collected 65% of a debt of $2,550 and charged 5½% commission. What amount should he pay me?

Write a letter to the principal of the school stating that you have completed the Shorthand and Typewriting Course as outlined, and therefore believe yourself to be entitled to the honors of graduation. Refer him to the teachers in the various departments, of which you were a member, for your record, etc. Sign your name as you expect it to appear on the certificate or diploma.

LEGAL FORMS.



No. 1. **PARTNERSHIP AGREEMENT.**

This agreement made this 4th day of March, A. D. 1903, by and between Samuel Adams, of Chicago, party of the first part, and James Monroe, of Kalamazoo, party of the second part, witnesseth:

That, whereas the party of the first part is the sole owner and patentee of a tailoring system known as "The London Tailoring System," and the party of the second part is desirous of acquiring a title and interest therein,

Now, therefore, in consideration of two hundred ($200.00) dollars paid by the party of the second part to the party of the first part, and of the mutual stipulations hereinafter set forth, both parties hereby agree to form a partnership for the purpose of propagating and selling the aforesaid system under the following stipulations:

1. The party of the first part hereby conveys, transfers and assigns to party of the second part one-half right, title and interest in and to a certain copyrighted system, to-wit: the copyright known as "The London Tailoring System," all electrotype plates, all the stock on hand and the emoluments arising therefrom.

2. The party of the first part agrees to devote all his time and ability to the prosecution of the business by traveling for the purpose of teaching the said system, and agrees to appoint agents wherever, in his judgment, it is advisable.

3. The first party agrees to keep a correct account of his traveling expenses, sales, agents appointed, and all other business transactions, and report same every thirty days or oftener if necessary.

4. The party of the second part agrees to devote so much of his time and attention to the said business as is necessary to the performance of the duties hereinafter mentioned.

5. Party of the second part agrees to collect the mail daily from Lock Box 26, to keep correct accounts of all moneys by him received, all goods purchased or shipped, to answer promptly all correspondence and perform other duties necessary to carry out the duties of the business.

6. The profits from said business shall be equally divided between the parties hereto after all expenses have been paid.

7. Neither party shall sell or assign his interest herein without first consulting and offering his said interest to the other with thirty days option thereon.

In witness whereof we have hereunto set our hands and seals on the day and date first written above.

SAMUEL ADAMS. [SEAL]
JAMES MONROE. [SEAL]

No. 2. **DEMURRER.**

STATE OF ILLINOIS, } ss.
COUNTY OF COOK, }

In the Circuit Court of Cook County.
To the March Term, A. D. 1903:

David C. Holmes,
Earnest G. Wells,
vs.
Frank E. Hawser,
Joseph Cramer, *et al.*

In Chancery. Gen. No. 19290,
Term No. 705.

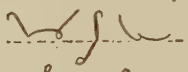
The Demurrer of Joseph Cramer, one of the Defendants, to the Bill of Complaint of Earnest G. Wells and David C. Holmes, the above named Complainants.

First, This defendant, by protestation, not confessing or acknowledging all or any of the matters and things in said Complainants' Bill of Complaint contained, to be true in such manner and form as the same are therein set forth and alleged, does

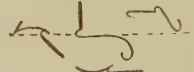
demur
assignor
indorser

divers
honorable
compelled

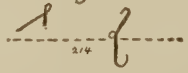
promissory
diligence
financially



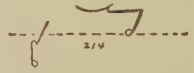
humbly
3 declaration
corporation



resided
jurisdiction



chattels
negligence



demur to the said bill, and, for causes of demurrer, shows that the said Complainants have not, in and by their said Bill, made or stated such a case as doth or ought to entitle them to any such discovery or relief as is thereby sought, and prayed for, from or against this defendant.

Second, For that it appears on the face of the Bill, that the liability, if any, of this defendant, Joseph Cramer, is that of an assignor or indorser, only, of the principal promissory note and two interest notes, described in the Complainants' Bill; that said principal note and interest notes, by the terms and provisions thereof, became due and were payable on the 3d day of January, A. D. 1903; that the Complainants failed to exercise due diligence in the collection of the aforesaid principal note and interest notes, in that they, notwithstanding the fact that the first day of the January Term of the Circuit Court of Cook County, Illinois, was on the 16th day of January, A. D. 1903, wholly failed to institute suit against the makers of the aforesaid principal promissory note and interest notes until the 11th day of February, A. D. 1903; that it appears by the Bill of Complaint that the makers of the aforesaid principal note and interest notes were financially able to pay the aforesaid principal note and interest notes; and each and every part thereof, at the time that the said principal note and interest notes were due and payable, and resided in the City of Chicago, in the County of Cook, State of Illinois, within the jurisdiction of the Circuit Court of Cook County, Illinois.

Wherefore and for divers other good causes of demurrer appearing in the said Bill, this defendant does demur thereto, and prays the judgment of this Honorable Court, whether he shall be compelled to make any further or other answer to the said Bill; and humbly prays to be hence dismissed, with his reasonable costs and charges, in this behalf, most wrongly sustained.

LORENZO E. DOW,
Solicitor for Joseph Cramer.

No. 3. **DECLARATION.**

STATE OF ILLINOIS, } ss.
COUNTY OF COOK, }

In the Superior Court of Cook County,
January Term, A. D. 1903.

John Blaine,
vs.
German Steamship Company, a Corporation, etc.

John Blaine, by Lorenzo E. Dow, his attorney, complains of the German Steamship Company, a corporation, etc., of a plea of trespass on the case:

FOR THAT WHEREAS, The said defendant before and at the time of committing the grievances hereinafter mentioned was a common carrier of passengers and their baggage for hire by vessel, namely, a certain vessel called the "Kaiser," then at Southampton, in the country of England and bound from thence to the city of Hoboken, in the State of New Jersey, and in the United States of America, and the plaintiff, on, to-wit, the twenty-eighth day of September, A. D. 1892, at Southampton, aforesaid, at the request of the said defendant, delivered to the said defendant certain goods and chattels of the plaintiff, to-wit, one (1) red alligator skin handbag and its contents then in good order, and well conditioned, of the value of Five Hundred Dollars ($500.00), to be taken care of and safely carried by said defendant by vessel from Southampton aforesaid, to the city of Hoboken aforesaid, and at the last mentioned place to be safely delivered in like good order and well conditioned to the plaintiff for certain reward to the defendant in that behalf.

Yet, the said defendant did not safely and securely carry the said baggage of the plaintiff from Southampton aforesaid to Hoboken aforesaid, and at the last mentioned place safely and securely deliver the same to the plaintiff, but, on the contrary thereof by the negligence of the defendant, and its servants in that behalf, the said goods and chattels of the plaintiff, to-wit, the said

4 mortgage per annum maturity widower

red alligator skin hand-bag and its contents to the value of Five Hundred Dollars ($500.00) were wholly lost to the plaintiff, to the damage of the plaintiff of One Thousand Dollars ($1,000).

AND FOR THAT WHEREAS, Also on the day aforesaid, at Southampton aforesaid, the plaintiff then and there delivered to the defendant, at its request, divers other goods and chattels, to-wit, one (1) red alligator skin hand-bag and its contents, then in good order and well conditioned of the value of Five Hundred Dollars ($500.00) to be taken care of and safely carried by the defendant by vessel from Southampton aforesaid to Hoboken aforesaid, and at the last mentioned place to be by it delivered to the plaintiff for certain reward in that behalf, it thereupon became and was the duty of said defendant to take proper care of the last mentioned goods and chattels and safely carry the same from Southampton aforesaid, to Hoboken aforesaid, and at the last mentioned place to deliver the same to the plaintiff in a reasonable time then next following, and although the defendant then received the last mentioned goods and chattels at the place first aforesaid for the purpose aforesaid, and although a reasonable time for the carriage and delivery thereof aforesaid has long since elapsed, yet the defendant not regarding its duty in that behalf did not nor would within such reasonable time or afterwards, although often requested, safely carry the last mentioned goods and chattels from Southampton aforesaid, to Hoboken aforesaid, or at the last mentioned place safely deliver the same to the plaintiff, but has wholly neglected to do so, and through the negligence of the defendant, the last mentioned goods and chattels, to-wit, the said red alligator skin hand-bag and its contents have been and are wholly lost to the plaintiff, whereby the plaintiff has suffered great inconvenience and annoyance from being deprived of the use of said hand-bag and its contents.

WHEREFORE, The plaintiff says that he is injured and has sustained damage to the amount of One Thousand Dollars ($1,000), and therefore he brings his suit.

LORENZO E. DOW,

Plaintiff's Attorney.

No. 4. MORTGAGE EXTENSION AGREEMENT.

THIS AGREEMENT, Made this 23d day of August, A. D. 1902, by and between William J. Howell, of the County of Cook, State of Illinois, party of the first part, and Charles W. Lewis, County of Cook, and State of Illinois, party of the second part, Witnesseth, that,

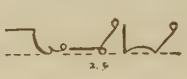
WHEREAS, Said Charles W. Lewis executed his four certain principal promissory notes bearing date the 28th day of April, A. D. 1897, all payable to the order of himself and by him duly indorsed and delivered and bearing interest at the rate of six per cent per annum until maturity and after maturity at the highest rate then in said case lawful to contract for; note number one being for the sum of five hundred dollars ($500) due on the 28th day of April, 1898; note number two being for the sum of five hundred dollars ($500) due April 28, 1899; note number three being for the sum of one thousand dollars ($1,000) due April 28, 1900; and note number four being for the sum of five thousand dollars ($5,000) due April 28, 1902, and,

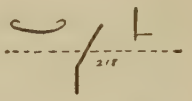
WHEREAS, The payment of all said notes, together with interest thereon, is secured by Trust Deed of even date executed by said Charles W. Lewis, a widower, conveying to The Royal Trust Company, Trustee, certain real estate in said Cook County, which said Trust Deed was recorded in the Recorder's office of Cook County on the 18th day of May, 1897, in Book 4252 of Records, on page 265 as Document number 253979, and

WHEREAS, Principal notes numbers two and three have been duly paid and cancelled, and

WHEREAS, Said notes numbers one and four are now held and owned by said party of the first part, and said second party has requested of said first party an extension of the time for the payment of said notes,

NOW THEREFORE, These presents witness, that in consideration of the mutual promises and agreements hereinafter made by and between the parties hereto, the said parties do hereby agree that the time for the payment of said principal note number one for five hundred dollars ($500) be and the same is hereby extended to the 28th day of October, A. D. 1903, and said principal note number four for five thousand dollars ($5,000) is hereby made payable as follows, to-wit: Five hundred dollars ($500) on the 28th day of October, A. D. 1904, five hundred dollars ($500) on the 28th day of October, A. D. 1905, and the balance of four thousand dollars

covenants executors administrators 

5 northern adjudged decreed 

$4,000) on the 28th day of April, A. D. 1907. And said party of the second part agrees to pay said party of the first part the amounts due on said principal notes in the manner above set forth and to pay interest thereon during said extended period at the rate of six per cent (6%) per annum, payable on the 28th day of April and of October in each year. And said party of the second part further agrees to pay both principal and interest in gold coin of the United States of the present standard of weight and fineness, and

THE said parties hereby further mutually agree that all of the provisions, stipulations, powers and covenants in the said principal notes and in the said Trust Deed contained, shall stand and remain unchanged and in full force and effect for and during said extended period (including the right of election to the legal holder of said principal note to make the principal due on thirty days' default in payment of interest) except as changed or modified in express terms by this agreement.

The interest for said extended period is further evidenced by thirteen interest notes made by said party of the second part, bearing date the 23d day of August, A. D. 1902, three attached to note number one and ten attached to number four.

This agreement shall extend to and be binding upon the respective heirs, executors, administrators and assigns of the said parties hereto.

IN WITNESS WHEREOF, The said parties have hereunto set their hands in duplicate.

WILLIAM J. HOWELL. [SEAL]

CHARLES W. LEWIS. [SEAL]

No. 5. **DEFAULT ORDER.**

STATE OF ILLINOIS, } ss.
LAKE COUNTY, }

In the Circuit Court of Lake County, Ill.

FRANK A. JAMES,
vs.
NORTHERN HARBOR AND DOCK COMPANY, *et al.*

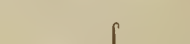
1,359-107.

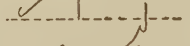
This cause coming on to be heard upon motion of Nathan Clifford and William Putnam, Solicitors for Complainant in above entitled cause, and it appearing to the Court that the Wisconsin Lime and Cement Company, a corporation, Harry R. Merrick, Joseph McClure, J. C. Keith, co-partners as Harry R. Merrick & Company, and Geo. H. Wheeler, defendants herein, have each duly filed their appearance in above entitled cause and therein and thereby consented to their default being taken and entered herein against them; and it further appearing to the Court that said defendants and each of them have not complied with the order of this Court entered herein on January 6, 1903, after due and proper notice had been given them and each of them of and for the application of said order on said date requiring them to plead, answer or demur to the bill herein, and the said above named defendants and each of them being in default for want of their answer, plea or demurrer to said bill, and they and each of them here consenting in open Court to their default being taken herein, It is therefore ordered, adjudged and decreed that default be and the same is hereby taken and entered of record herein against the said Wisconsin Lime and Cement Company, a corporation, Harry R. Merrick, Joseph McClure, and J. C. Keith, co-partners as Harry R. Merrick & Company, and Geo. H. Wheeler; and it is further ordered that said Bill of Complaint be and the same is hereby taken pro-confess by and against the said above named defendants and each of them for want of their answer, plea or demurrer to said Bill.

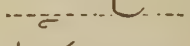
And upon further motion of Solicitors for complainant herein for a reference of this cause to a Master in Chancery of this Court, due notice of this application having been given and had upon all parties and defendants to this cause, it is further ordered that this cause be and the same is hereby referred to Charles Whitehead, Master in Chancery of this Court, to take testimony and proofs herein and report the same to this Court with his conclusions thereon.

JOHN WOODSTOCK, *Judge.*

6 warranty township

accrued delinquent 

meridian incumbrance 

voluntary notarial 

No. 6. **DECLARATION OF TRUST.**

To All to Whom These Presents Shall Come, I, John W. Thompson (unmarried), of the City of Chicago, County of Cook and State of Illinois, send Greeting:

Whereas, Charles T. Wallace (a bachelor), of the City of Chicago, County of Cook and State of Illinois, has by his Warranty Deed bearing date of March 8, A. D. 1903, and recorded in the Recorder's office of said Cook County, Illinois, on the 9th day of March, A. D. 1903, in Book 6943 of Records, on page 210, as document number 2934168, for the consideration of One Dollar, granted and conveyed to me in fee simple the following described Real Estate, to-wit: Lot Thirty-three (33) and the West one and one-half (W. 1½) feet of Lot Thirty-four (34) in Walker and Kreigh's Resubdivision of Blocks Sixteen (16) and Nineteen (19) in Smith's Subdivision of the North East quarter of the North East quarter of Section Eighteen (18), Township Thirty-nine (39) North, Range Fourteen (14) East of the Third Principal Meridian, situated in the City of Chicago, County of Cook, in the State of Illinois, subject, nevertheless, to an incumbrance of Six Thousand Dollars, together with accrued interest thereon, and all delinquent taxes due and unpaid and to become due, as by the said deed will more fully appear:

Now, know ye, that I, the said John W. Thompson, do, by these presents, make known, admit and declare that said premises were so conveyed to me, and that I now hold, and will continue to hold, the same in trust, only, for the use and benefit of Charles T. Wallace, of the City, County and State aforesaid, his heirs, executors, administrators and assigns, and that I have no beneficial interest therein.

And, I do further admit that the consideration money for the said conveyance to me was paid by the said Charles T. Wallace, and I do, for myself, my heirs, executors, administrators and assigns, covenant and agree to and with the said Charles T. Wallace, and with his heirs, executors, administrators and assigns, that I, or my heirs, shall and will convey the said premises, by a good and suffi-

cient deed, to the said Charles T. Wallace, or his assigns, as he or they may direct or require, subject to the said incumbrance, interest and taxes hereinbefore mentioned; and, that I, or my heirs, shall not do, or knowingly suffer or permit, any act, deed, matter or thing, whereby said premises can, shall or may be, in any wise impaired, injured or incumbered, in the title, interest, charge, estate or otherwise.

JOHN W. THOMPSON. [SEAL]

STATE OF ILLINOIS, } ss.
COUNTY OF COOK, }

I, Clarence Harrow, a Notary Public in and for the said County, in the State aforesaid, Do Hereby Certify, that John W. Thompson, personally known to me to be the same person whose name is subscribed to the foregoing instru-
[SEAL] ment, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said Instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal, this 16th day of March, A. D. 1903.

CLARENCE HARROW,
Notary Public.

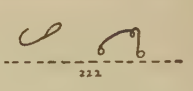
No. 7. BILL TO FORECLOSE A MORTGAGE.

STATE OF ILLINOIS, } ss.
COUNTY OF COOK, }

In the Circuit Court of Cook County.
To the February Term, A. D. 1903.

To the Honorable Judges of said Court in Chancery Sitting:

Complainant, Charles Morrison, personally and as Trustee, a resident of the County of Cook and State of Illinois, respectfully shows to the Court that heretofore on or about the 13th day of June, 1901, the defendant, Henry C. King, was indebted in the sum

7 semi-annually pendency released solicitors 

of Twelve Hundred Fifty ($1,250.00) Dollars, evidenced by his two principal promissory notes bearing date the 13th day of June, 1901, each in the sum of $625.00, and each payable three years after the date thereof, to his own order and by him indorsed in blank in gold coin of the United States of America of the present standard of weight and fineness, at the office of Charles Morrison in said City of Chicago or at such place in the United States of America as the legal holder thereof might from time to time in writing appoint, with interest on each of said principal notes at the rate of six per cent per annum, payable semi-annually until maturity, and with interest thereafter until paid at the highest rate which it was then in such case lawful to contract for and said interest until maturity being evidenced by twelve interest notes or coupons of even date with said principal notes, said interest coupons being each for the sum of $18.75, payable in gold coin as aforesaid, with interest after maturity until paid at the highest rate which it was then in such case lawful to contract for.

Complainant states that he is now the legal holder and owner of each of said principal notes and of all of said twelve interest coupons. Complainant further states that on said 13th day of June, 1902, the said Henry C. King, being the owner in fee simple of the land hereinafter described, executed and delivered to Charles Morrison, as Trustee, a deed of trust in words and figures following, to-wit: (DEED.) Which deed of trust was duly acknowledged by the said Henry C. King, a bachelor, on said 13th day of June, A. D. 1901, before Frederick Sloan, a Notary Public, in and for said County, and said deed of trust was afterwards upon the said 13th day of June, A. D. 1901, filed for record in the Recorder's office of said Cook County and was recorded in Book 7562 of Records, on page 834.

Complainant further states that he is the owner of each of the said notes in said trust deed described, and of all the unpaid interest thereon; that the said Henry C. King on November 27, 1901, paid on account of each of said principal notes the sum of $100.00, which amount was duly indorsed upon each of said principal notes; that none of the interest upon said principal notes has been paid.

Complainant states that he has paid the sum of Twenty-one

and 50/100 ($21.50) Dollars for an abstract of title to said premises, and during the pendency of this suit may be obliged to expend money for taxes and other purposes authorized by the terms of said trust deed; that all moneys so paid by complainant with interest thereon at the rate of 7 per cent per annum should be included in the decree of sale in this cause.

Complainant further states that in and by the terms of said trust deed it was stipulated and agreed that in case said first party should at any time desire a release of any of the said lots, the trustee therein was authorized upon payment of $200.00 principal for each lot desired to be released to execute and deliver such release deed, and complainant states that in accordance with said stipulation as to release, on November 27, 1901, the said Henry C. King paid thereunder the sum of $200.00, $100.00 of which payment was thereupon duly indorsed upon each of said principal notes as of said November 27, 1901, and thereupon the trustee in said trust deed duly executed and delivered to the said Henry C. King a release deed to Lot 3 in Block 4 in the Subdivision of the South half of the North half of the Southeast Quarter of the Southwest Quarter of Section 8, Township 40 North, Range 15 East of the third Principal Meridian in said Cook County, Illinois, which said premises last mentioned are a portion of the premises described in the trust deed hereinbefore described.

Complainant states that $125.00 is a reasonable sum to be allowed complainant for his Solicitor's fees in this cause.

Complainant states that the premises conveyed by said trust deed, which still remain unreleased from the lien thereon, are scant and meager security for the payment of the amount of the indebtedness now due complainant as aforesaid.

Complainant further states that there are persons interested in said premises whose names are unknown to complainant and who are therefore made parties defendant to this suit by the name and names of the unknown owner or owners interested in Lots 21 and 22 in Block 2 in the Subdivision of the North half of the Southeast Quarter of Section 8, Township 36 North, Range 15 East of the third Principal Meridian, also Lots 3, 4, 29, 30, 40, 41 and 42 in Block 3, and Lot 4 in Block 4 in the Subdivision of the South half of the North half of the Southeast Quarter of the Southwest Quarter of Section 8, Township 40 North, Range 15 East of the third Principal Meridian, all of said property being situated in the County of Cook and State of Illinois that the rights and interests of said unknown owner or owners in and to said premises if any

subordinate equity summoned commencement

redemption pursuant insufficient deficiency

they have, are subordinate and subject to the lien of said trust deed.

Complainant states that Henry C. King and said unknown owner or owners claim some interest in said premises as owners of the equity of redemption therein or otherwise, and complainant states that the rights and interests of said parties in and to said premises are subordinate and subject to the lien of said trust deed.

Complainant states that there is due complainant the sum of $525.00 as principal on each of said notes, together with the interest which has accrued on the principal of said notes from the 13th day of June, 1901, with interest upon said overdue interest coupons; that default has been made in the payment of the installments of interest due upon each of said notes which become due on the 13th day of December, 1901, and on the 13th day of June and the 13th day of December, 1902; that default has also been made in the payment of the taxes upon said premises and that pursuant to the provisions of said trust deed complainant has elected and hereby does elect to declare the entire amount secured by the said principal notes due and payable and to foreclose said trust deed.

Complainant being therefore without remedy save in a court of equity, makes defendants to this bill the said Henry C. King, and the unknown owner or owners, interested in Lots 21 and 22 in Block 2 in the Subdivision of the North half of the North half of the Southeast Quarter of the Southwest Quarter of Section 8, also Lots 3, 4, 29, 30, 40, 41 and 42 in Block 3 and Lot 4 in Block 4 in the Subdivision of the South half of the North half of the Southeast Quarter of the Southwest Quarter, all of said property being in Section 8, Township 40 North, Range 15 East of the third Principal Meridian, in the County of Cook and State of Illinois, and prays that they may be summoned in the manner provided by law and required to answer this bill, but not under oath, their answers under oath being hereby waived.

Complainant further prays that upon the filing of this bill the Court will appoint a Receiver for the said premises with power to collect the rents, issues and profits thereof pending this suit and until the time to redeem said premises from any sale made hereunder shall expire.

Complainant prays that upon the final hearing hereof the Court upon an accounting will ascertain and decree how much is due complainant on the said principal notes and under the terms of said trust deed, and in default of the payment of said amount will order a sale of the said premises in satisfaction thereof in accordance with the rules and practice of this Court.

Complainant further prays that if the premises so sold shall not be redeemed in the time and manner provided by law, then the defendants and all parties claiming by, through or under them, since the commencement of this suit, shall stand forever barred and foreclosed of and from any right, title or interest in and to the said premises sold, or any part thereof, and thereupon the purchaser at said sale, his heirs or assigns shall receive a Master's Deed for said premises and may be let into possession thereof.

Complainant further prays that if the proceeds of said sale shall be insufficient to satisfy the amount due complainant, then complainant may have a decree for any deficiency against the said Henry C. King and any other person or persons who may be personally liable therefor.

Complainant prays for such other further and different relief as the circumstances of the case may require and to your Honors shall seem meet, and complainant will ever pray, etc.

CHARLES MORRISON,

By ALEXANDER HAMILTON,

His Solicitor.

No. 8. GENERAL RELEASE OF ALL DEMANDS.

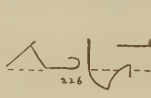
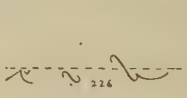
Know all men by these presents, that I, Charles Brown, of the city of Chicago, state of Illinois, for and in consideration of the sum of one dollar to me in hand paid by John D. Anderson, of Waukesha, Wis., do hereby release and forever discharge the said John D. Anderson, his heirs, executors, and administrators, of and from all actions, causes of action, suits, claims, and demands whatsoever, for or by reason of any matter, cause, or thing, from the beginning of the world down to the fifth day of April, one thousand nine hundred and three.

In witness whereof, I have hereunto set my hand and seal on the same date as above written.

CHARLES BROWN.

In presence of

GEORGE B. WORTHINGTON.

9 replication defaulted exceptions  ratified approved proven 

No. 9. **DECREE.**

STATE OF ILLINOIS, } ss.
COUNTY OF COOK, }

In the Circuit Court of Cook County.

MARY G. BARKER,
vs.
JOHN L. WILSON, HELEN C. WILSON, *his wife;* CHARLES BENSON, *as trustee;* CHARLES BENSON, ANNA BENSON, WILLIAM BENSON and STEPHEN CARTER. } Bill.

STEPHEN CARTER,
vs.
JOHN L. WILSON, HELEN C. WILSON, *his wife;* CHARLES BENSON, *as trustee;* WILLIAM BENSON, CHARLES BENSON, ANNA BENSON and MARY G. BARKER. } Cross-Bill.

} Decree.

Now comes the complainant, by W. B. Wilson & R. J. Moore, her solicitors, and also comes the cross-complainant, Stephen Carter, by Lorenzo E. Dow, his solicitor; also comes the defendant William Benson, by Jacob W. Low, his solicitor; and this cause now coming on to be heard upon the complainants' bill, the answer thereto of the defendant Stephen Carter, and the answer thereto of the defendant William Benson, and the replication of the complainant to the said answers, and upon the cross-bill of the said Stephen Carter, the answer thereto of the cross-defendant Mary G. Barker, the answer thereto of the cross-defendant William

Benson, and the replication of the cross-complainant to said answers, and upon the Report of Thomas Taylor, Jr., one of the Masters in Chancery of this Court, to whom said cause was referred, and upon the evidence submitted by the said Master, and it appearing to the Court that the defendants, John L. Wilson, Helen C. Wilson, Charles Benson, as trustee, Charles Benson and Anna Benson, his wife, have been each duly served with summons in this cause more than ten days prior to the first day of the present term of this Court, and have been duly defaulted for want of appearance or answer, the Court now finds that it has jurisdiction of all the parties to this cause and of the subject matter thereof, and it appearing to the Court that no objections or exceptions have been filed to the said Report of Thomas Taylor, Jr., Master in Chancery of this Court; and it further appearing that said Master has proceeded in all respects according to the order of this Court, it is ordered, adjudged and decreed that the said Master's Report be, and the same is hereby in all respects ratified, approved and confirmed.

And from the findings of the said Report and from the evidence submitted by the said Master, the Court now finds that the material allegations of the complainant's bill and of the cross-bill of the said Stephen Carter have been proven and are true; that on January 22, 1900, the date of said Master's Report, there was due to the complainant Mary G. Barker from the defendant John L. Wilson the sum of four thousand five hundred fifty-one and 78/100 dollars ($4,551.78) upon the notes and under the terms of the trust deed in the complainant's bill described; that under the terms of the said trust deed there is also due to the complainant, for her solicitors' fees herein, the sum of three hundred and twenty-five dollars ($325.00).

The Court further finds that on the 22d day of January, 1900, the date of the said Master's Report, there was due to the cross-complainant Stephen Carter, from the defendant John L. Wilson, the sum of two thousand seven hundred and fifty-six and 11/100 dollars ($2,756.11) upon the notes and under the terms of the trust deed described in the cross-bill of the said Stephen Carter.

The Court further finds that the trust deed from John L. Wilson and Helen C. Wilson, his wife, to Charles Benson, as trustee, bearing date the 22d day of May, 1895, and filed for record in the office of the Recorder of Cook County, Illinois, on the 29th day of May, 1895, and recorded in Book 5184 of Records, on page 634, is a valid and first lien as security for the amounts found due

judicial certificate exhibition certified surrender grantee

the complainant and cross-complainant as aforesaid upon the premises in said trust deed described, to-wit, the undivided three-fourths of Lot six (6) in Block five (5) in the South Branch Addition to Chicago, in the County of Cook and State of Illinois.

The Court further finds that the rights and interests of the defendants, John L. Wilson, Helen C. Wilson, Charles Benson, as trustee, Charles Benson, Anna Benson, his wife, and William Benson in and to the premises above described are subordinate and subject to the lien of the said trust deed.

It is therefore ordered, adjudged and decreed by the Court that unless the defendant John L. Wilson, or some one on his behalf, pay or cause to be paid to the complainant, Mary G. Barker, within three (3) days from the date of the entry of this decree, the said sum of four thousand five hundred fifty-one and 78/100 dollars ($4,551.78), with interest thereon at the rate of five per cent (5%) per annum from January 22, 1900; and unless the said John L. Wilson, within three (3) days from the date of the entry of this decree, shall pay or cause to be paid to the cross-complainant Stephen Carter, the said sum of two thousand seven hundred fifty-six and 11/100 dollars ($2,756.11), with interest thereon at the rate of five per cent (5%) per annum from January 22, 1900, and unless the said John L. Wilson within the time aforesaid shall pay the costs of this suit and the sum of three hundred and twenty-five dollars ($325.00) to the complainant's solicitors for her solicitors' fees herein, then the premises above described, or so much thereof as may be necessary to satisfy the amounts found due the complainants and cross-complainant as aforesaid, shall be sold at public sale to the highest and best bidder for cash, by Thomas Taylor, Jr., one of the Masters in Chancery of this Court, at the judicial salesroom of the Chicago Real Estate Board, No. 57 Dearborn street, in the City of Chicago aforesaid, and notice of the time, place and terms of said sale shall be given by the said Master by publishing the same once in each week for three successive weeks in some newspaper of general circulation in the City of Chicago aforesaid, published in the English language, the first publication to be at least twenty-one (21) days prior to the day of sale; and said Master shall deliver to the purchaser at said sale the usual certificate of sale; and out of the proceeds of said sale he shall retain his

fees and commissions for making said sale and shall pay the costs of this suit; he shall then pay to the complainant's solicitors, for their solicitors' fees, the sum of three hundred and twenty-five dollars ($325.00); he shall then pay to the complainant and to the cross-complainant the sums found due them, as above herein set forth, with interest on said sums respectively at the rate of five per cent (5%) per annum from January 22, 1900, to the day of sale, and the balance of the proceeds of sale, if any, said Master shall bring into court to abide the further order of Court.

If the proceeds of said sale shall not be sufficient to pay the full amounts found due the complainant and cross-complainant as aforesaid, then said Master shall divide the proceeds of said sale, after deducting his fees and the costs of said suit and said solicitors' fees, between the complainant and cross-complainant in proportion to the amounts due them at the day of said sale.

It is further ordered, adjudged and decreed that if the proceeds of said sale shall be insufficient to satisfy the amounts due the complainant and cross-complainant, as aforesaid, then the complainant and cross-complainant shall each be entitled to a decree against the defendant, John L. Wilson, for the respective amounts then due to them.

It is further ordered, adjudged and decreed that if the premises sold shall not be redeemed from said sale within the time and in the manner provided by law, then the defendants, John L. Wilson, Helen C. Wilson, Charles Benson, as trustee, Charles Benson and Anna Benson and William Benson shall stand forever barred and foreclosed of and from any and all right, title and interest in and to the premises sold and every part thereof, and thereupon the purchaser at said sale, his heirs or assigns, shall be entitled to a Master's Deed of said premises, and upon the execution and delivery to him of such deed shall be entitled to the possession of the premises in said deed described. And it is further ordered, adjudged and decreed that the parties to this cause and all parties claiming under them since the commencement of this suit who may then be in possession of said premises, or any part thereof, upon the exhibition to them of said Master's Deed, together with a certified copy of the order of this court approving said sale, shall surrender and deliver up possession of the premises in said deed described to the grantee therein.

D. H. Payne,
Judge.

LATIN AND MISCELLANEOUS LAW PHRASES.

Ad damnum—To the damage.
Ad libitum—At pleasure.
Ad valorem—According to valuation.
Alias—Otherwise; an assumed or fictitious name.
A priori—Beforehand; from previous knowledge.
Bona fide—In good faith.
Centum—A hundred.
Data—Facts.
Et al—And others.
Ex officio—By virtue of the office.
Ex post facto—After the deed is done.
Ex tempore—Without preparation.
Fac-simile—An exact copy.
Finis—The end.
Habeas corpus—That you have the body.
In re—In the matter.
In statu quo—In the same situation as.
In transitu—During transit.
Magna Charta—The Great Charter of English liberties.
Per annum—By the year.
Per capita—By the head; singly.
Per centum—By the hundred.
Per diem—By the day.
Prima facie—At first view or appearance.
Pro rata—In proportion.
Post facto—After the fact.
Quash—To discharge or set aside.
Quasi—As if.
Sine die—Without day.
SS.—(Scilicet) An abbreviation used in that part of a record, pleading or affidavit called the "statement of venue" or county in which it is made, as "city of Chicago, county of Cook, ss."
Tort—A wrong.
Ultimatum.—The last proposition.
Versus (vs.)—Against.
Veto—I forbid.
Vice versa—Terms being reversed.
Videlicet (viz.)—That is to say.

DICTIONARY OF ILLUSTRATIONS

DICTIONARY OF ILLUSTRATIONS.

The shorthand outline for each of the following words will be found at the top of the page indicated by the figures opposite same.

A.

PAGE

Abandoned 132
Absolutely 206
Abstract 204
Abundant 44
Accepted 74
Acceptance 24
Accident 202
Accordance 64
Accommodate 108
Accommodation 70
Accordingly 74
Accomplish 134
Accomplishing 186
Accounts 70
Accrued 220
Accurate 138
Accumulator 198
Acknowledgment 24
Acquaintances 86
Acquaint 138
Accompanied 146
Active 150
Actuary 210
Added 68
Additional 48
Adherence 124
Adjudged 218
Adjusted 184
Adjustment 184
Admirable 124
Administrator 202
Administration 208
Advance 24
Advisability 58
Advantageous 140
Affords 94
Affected 208
Aforesaid 212
Agent 178
Aggravating 62
Aggregating 72
Agreeable 48
Agricultural 182
Alabaster 118
Allegations 210
Allowance 82
Amazon 44
American 142
Amendment 210
Amicable 202
Ample 84
Amply 138
Analysis 158
Angles 162
Annealing 102
Announcement 138
Announcing 210
Annual 130
Annex 150
Anticipated 142
Anticipating 90
Antique 116
Anthracite 24
Anxious 76
Anxiously 112
Appalling 128
Apparent 150
Appearance 44
Append 58
Application 64
Apples 80
Appliances 108
Appointment 86
Appreciated 36
Approval 44
Approved 226
Approbation 68
Appreciate..... 74
Appreciating 84
Apprehend..... 202
Apprised 206
Approved 64
Argument 74
Arrange 138
Arranged 70
Arrangement 84
Arrive 82
Arrived 88
Arrival 82
Article 94
Asbestos 62
Ascertain 142
Assessing 186
Assembled 32
Assignee 134
Assignor 214
Assignment 134
Assigns 212
Assist 138
Assorted 28
Assortment 56
Associated 44
Associations 132
Assurance 32
Assumed 160
Assumpsit 210
Attained 134
Attorney 68
Attorney's 204
Attractive 118
Auditor 26
Auditorium 150
Authorized 36
Authoress 124
Authentic 126
Authority 148
Automatic 102
Automobile 196
Automatically 200
Auxiliary 108
Available 108
Average 86
Averaging 90
Avoid 70

B.

Balances 132
Bankruptcy 206
Bargain 118
Barrels 26
Barry 92
Beautifully 124
Beforehand 208
Beginning 24
Behalf 48
Benefits 106
Beneficiary 134
Berth 190
Beveled 118
Bicycle 44
Billets 158
Biographic 126
Birthday 132

Bituminous 150
Blackford 36
Bleaching 76
Boards 34
Boilers 156
Boots..... 68
Book-sellers.....138
Bridal.....110
Bristol 116
Bulged.....172
Buried.....146
Burbanks..... 80
Bushels..... 82
Buttons..... 52
Butchers..... 30

C.

Calamity.....126
Calculations.....166
Calculate 208
Calendered 24
Calipers.....102
Canary.....118
Cancel 186
Cancelled 132
Cancelling 74
Canvassing 124
Capacity 28
Capital 150
Capable 152
Carry 76
Carrying..... 70
Carried 134
Carload 158
Cardboard.....116
Carelessness.....144
Catalogue..... 70
Catastrophes 128
Cedar 36
Celebrated..... 24
Celluloid..... 52
Center 24
Certainly..... 40
Cereal..... 86
Certainty.....208
Certificate 228
Certified 202
Chadborn 32
Champion 32
Chamber..... 62
Charges..... 70
Character.....130
Chasers 104
Chancery 212
Chantilly 112
Chattel.....148
Cheerfully 72
Cherries 82
Childs..... 68
Chilled.....100
Chocolate.....118
Choicest..... 94
Chopper 32
Chucks.....104
Circuit 212
Circular.....134
Circulation 140
Circularize 126
Classified.....106
Clients.....202
Clutches.....200
Coinciding..... 58
Collect 28
Collection..... 54
Collets.....104
Colored 118
Combination 102
Comfortable 198
Commands..... 46
Commensurate 136
Comments 138
Commercial 138
Commencement 202
Commission 84
Communicate.....148
Communications 60
Communities 138
Compare..... 82
Comparison.....124
Compartments 172
Competing 66
Competition 126
Compensation 152
Competitors 128
Compelled 156
Complainants 212
Complaint 100
Completely 70
Compliance.....126
Complicates 164
Complaint.....186
Comprehensive 134
Compressed.....100
Compute 150
Concession 44
Concern 140
Concerning 194
Conducted 140
Conclusion 154
Condensed 190
Conductors 174
Conference.....204
Conferred.....158
Confident 44
Confidential 62
Confidence 72
Confirmation..... 78
Confidently 122
Confirmed.....202
Congratulate 210
Connected..... 66
Connection.....150
Consented..... 28
Consequently..... 70
Consigned..... 36
Consignees..... 40
Consignments 58
Consistent 122
Consideration 150
Consists.....150
Consignors 184
Constant 146
Constable.....206
Construed.....210
Consumers.....112
Consult 138
Consulting..... 94
Contemplated.....130
Continued..... 62
Continental.....148
Continuous.....188
Contingent.....208
Continuance..... 96
Contracts..... 24
Controversy..... 40
Contrary..... 70
Contrivances.....140
Contributed.....144
Convenience..... 36
Convenient..... 62
Conveyed..... 64
Conveniently..... 86
Convention 188
Convinced..... 96
Convince.....140
Coolers..... 30
Co-operation.....106
Copyrighted.....212
Cornered.....118
Corned.....100
Correct..... 28
Correspondence..... 76
Correction..... 68
Correspond.....166
Courtesy..... 84
Country.....124

County.....150
Council.....158
Counsel.....202
Counties..... 66
Coupler.....188
Covering.....136
Covenant.....210
Cracks.....102
Credited..... 28
Crockery.....182
Crooked.....160
Crushed..... 24
Cultivated 152
Current 132
Curtail..... 26
Cuspidors.....172
Customer..... 24
Customary.....174
Cutting.....102
Cutters.....102
Cylinders.....194

D.

Dairy..... 28
Damasks..... 58
Damaged.....188
Danger..... 64
Deadwood.....150
Dealer..... 82
Debtor.....204
Decalcomania..... 52
Decided..... 68
Decision..... 58
Declaration.....214
Decree.....208
Decreed.....218
Deducted..... 46
Deduction..... 50
Deducting..... 68
Defaulted.....226
Defects..... 44
Defective 46
Defendant.....210
Deficiency..... 34
Definite.....158
Delayed.....118
Delinquent.....220
Delivery 24
Deliveries..... 74
Demonstrate..... 66
Demur.....214
Demonstration 200
Demurrer.....212
Depending..... 70
Deposit..... 70
Depository.....138
Deprived.....130
Describing..... 44
Description..... 62
Desires.....148
Desirous.....148
Desired 170
Design..... 72
Designated.....106
Desolation.....128
Despatch.....174
Destination..... 26
Destroyed.....204
Destined.....182
Destruction.....128
Details.....148
Detailed.....188
Determining.....208
Devastations.....126
Developing.....102
Development 150
Devices 198
Diameter 168
Diligence 214
Direct 46
Directory.....106
Direction.....138
Disadvantage.....136
Disappeared.....134
Discern..... 96
Discount..... 70
Discounted.....102
Discourage.....144
Discommode..... 74
Discovered.....176
Discrepancy.....156
Disengaged.....108
Disposal.....138
Disposition..... 38
Disregard.....166
Distinctly.....206
Distribute..... 48
District.....106
Distributed.....186
Distribution.....206
Distress.....204
Disturbed.....150
Divert.....176
Divers.....214
Diversion.....182
Dividers 102
Dividend.....150
Dividends.....130
Domestic..... 24
Dongola..... 68
Doubtful..... 82
Doubtless..... 56
Draft..... 46
Draftsman's.....102
Dropped..... 74
Duchess..... 80
Duplex.....116
Duplicate..... 46
Duplicated..... 32
Duplication.....142
Duplicity.....164
Durable.....126

E.

Earliest.....202
Earnestly..... 24
Eastern..... 78
Eastman.....174
Ebony..... 52
Eclipse..... 92
Economical.....138
Edgings..... 22
Edible..... 74
Editor.....138
Editorial.....138
Educator.....144
Efficient.....144
Egotistical..... 90
Electrics.....198
Electricity..... 64
Electrotype.....212
Element.....150
Elliptical 196
Embarrassment.....206
Emoluments.....212
Empties.....186
Enameled.....118
Enameling..... 48
Encourage.....144
Encyclopedia.....126
Endeavor.....138
Endeavored.....124
Endowment.....130
Energetic..... 86
Enforce..... 54
Engineers.....150
Engravings.....124
Enlighten.....122
Enormous.....126
Enroll.....132
Enrolled.....122
Ensue.....172
Entails..... 70
Entered.....158
Entirely.....194
Entitled.....124

Entrance.....108
Entrusted.....138
Enthusiastically.....144
Envelope..... 96
Equipped 174
Equipment.....192
Equity.....224
Error.....104
Eruptions.....126
Especial 140
Especially 52
Essential.....138
Estate.....130
Established..... 56
Esteem.....132
Esteemed..... 68
Estimate..... 38
Estimated.....166
Estimation..... 92
Evidence.....140
Evidently..... 44
Exacting..... 96
Exaggerate..... 64
Exceedingly..... 94
Excellent..... 56
Exceptions..... 70
Exceptional.....200
Exchange..... 72
Exchanged..... 76
Exchangeable.....132
Exclusively.....106
Executed.....144
Execute.....154
Executors.....218
Exempt..... 72
Examination.....150
Exhaust.....196
Exhausted..... 94
Exhibit.....206
Exhibition.....228
Existing.....176
Existence 132
Expected..... 82
Expectation.....192
Experiencing.....194
Expenditure.....142
Expired..... 44
Expiration..... 28
Expeditiously.....154
Explained..... 88
Explanation 112
Explicitly.....122
Exquisitely..... 50
Extends..... 70
Extensively.....126
Extinguishers 64
Extracts.....158
Extremely.....122
Eye-witness 128

F.

Facilities.....108
Failure.....122
Family.....106
Familiar..... 56
Fartherest.....144
Fastest.....124
Fastened.....176
Father.....130
Favored.....120
Features.....134
Fencing..... 34
Figure..... 22
Final.....130
Finest..... 70
Financing.....140
Financially.....206
Fittings..... 46
Flanges.....168
Flax..... 84
Flickering..... 62
Flooring..... 36
Fluctuate..... 94
Folder 148
Folded 116
Folio.....116
Footboard.....198
Foremen..... 26
Foreign..... 90
Foreclosure 148
Forfeited.....136
Forged.....102
Formal.....192
Forthcoming.....210
Fortunes.....152
Forward..... 70
Forwarded.....132
Foundry..... 32
Frank.....122
Frequently..... 94
French.....100
Friction..... 68
Frozen.....174
Fruits..... 88
Fulfills.....134
Furnace..... 30
Furnishes.....132
Furthermore.....180

G.

Gallon 196
Galloon 112
Galvanized..... 30
Gasoline 60
Gear.....102
Geared..... 32
Geological 154
Geographic.....128
Geometric.....104
Generated..... 62
Generators..... 60
Genuine..... 22
German.....100
Glassware 60
Glazed 34
Glove..... 70
Gondola.....194
Government 174
Grantee 228
Granulated..... 26
Gravity 66
Gratified 208
Grievances..... 52
Grocers.....100
Grower 84
Guarantee..... 22
Guaranteed 72
Guaranteeing 62
Guitars 50
Gummed 122

H.

Hampered 194
Handles..... 30
Handled..... 80
Handling..... 24
Handsome 76
Handsomely 50
Hardly..... 28
Hardware.....180
Harp..... 60
Harvester.....156
Hazelton.....156
Headquarters..... 22
Heavier.....164
Height..... 30
Hemlock..... 22
Hereinunder..... 40
Herculaneum.....128
Heroes.....126
Heroism.....126
Hesitate..... 64
Hesitancy.....122
Hickory..... 22
Higher.....132
Highly.....150

Hinder..... 64
History.....124
Historic.....124
Honorable.....214
Honored..... 48
Hoped.....130
Hopelessly.....146
Horizontally.....150
Horses.....204
Household 176
Humbly.....214
Hundreds..... 52

I.

Identified..... 48
Identically 138
Ignition 198
Ignores.....204
Illuminant 66
Illustrate 132
Illustrated 124
Immense..... 94
Immediate..... 70
Impairs 106
Imperative.....204
Impossibility 68
Import 50
Impression..... 64
Imprint.....126
Inaugurate..... 90
Inasmuch.....184
Inability 68
Inclined 56
Inconvenient..... 64
Inclusive.....102
Increased.....132
Incontestable.....136
Incident.....204
Incorrect.....174
Incumbrance.....220
Indications..... 24
Indicate.....194
Indebted..... 70
Indicated.....116
Indefinitely..... 70
Independent.....146
Individual.....152
Indebtedness.....206
Indorser.....214
Inevitably.....146
Informed 72
Inferior 128
Information 138
Initials 26
Injector 30
Injury 106
Inland..... 98
Instructions 36
Instructed 174
Inspecting 40
Installments 44
Instruments..... 50
Instances..... 56
Installing..... 64
Insisted..... 68
Installed.....108
Insurance.....130
Instructive.....144
Insertion.....140
Insiders.....152
Inspectors 172
Inspection.....156
Institute 206
Insufficient.....224
Intend.....204
Interested 86
Interferes.....106
Intended.....122
Intervals 186
Intimately 132
Intrinsic 154
Investigate..... 36
Investigations.....154
Investors.....150
Investment..... 86
Inventory.....208
Invariably.....132
Involved.....134
Intelligently.....138
Issued.....130
Italian 100
Ivory.....118

J.

Java..... 92
Japanned..... 32
Jewelry..... 86
Journal.....144
Journey.....190
Judgments.....206
Judicial.....228
Judiciously..... 48
Junction.....180
Jurisdiction.....214
Justified.....164

K.

Ketchup..... 90
Kettle 30
Kindling.....186

L.

Latest.....144
Laundry..... 94
Left-hand..... 32
Leghorns.....110
Legitimate.....112
Leisure..... 56
Lengthy..... 74
Lenient 68
Lever 30
Liability 176
Liberal 44
Liens 148
Lieu.....206
Lighter 80
Lined..... 68
Linen 116
Liquors 94
Literature 144
Lithographed 86
Litigation.....210
Locate 64
Locomotives.....174
Lubricator.....196
Lubricating.....174
Lumber..... 34
Luncheon..... 98
Luxury 86

M.

Machinery 122
Machines.....102
Machinists 102
Magic..... 32
Magnificent.....124
Magazine.....140
Mahogany..... 52
Majority.....140
Malleable..... 32
Maidenblush..... 80
Mandolins..... 50
Mantels..... 62
Management.....150
Manilla.....116
Manufacture..... 70
Manufacturers 64
Margins..... 44
Market..... 30
Marked.....146
Maroon..... 48
Material..... 36
Materially..... 84
Matured.....140
Maturity.....216

Maximum.....138
Measured.....106
Measurement.....112
Mechanical 66
Medium 138
Membership 132
Memorandum..... 68
Merchants..... 60
Merchandise.....178
Meridian.....220
Merits.....108
Metal..... 62
Methods.....108
Metropolitan.....124
Middlings.....184
Millinery.....112
Minerals.....150
Minimum..... 36
Mirror.....196
Mixed..... 22
Models..... 44
Moderate.....108
Modification.....156
Monetary.....142
Monthly..... 96
Morocco.....118
Mortise..... 30
Mortgage.....148
Moulding..... 34
Mousseline 110
Mucilage 126
Muffler 198
Muslin 110
Mutual 134
Mutually.....140

N.

Named..... 68
Narrated.....124
Narrowest 164
Nature.....130
Naturally.....130
Naught.....166
Navigation..... 28
Nearest 132
Necessity 86
Necessitate 170
Neglect 26
Negligence 214
Negotiate 208
Negotiations 206
Neighborhood 184
Nickeled 196
Nonpayment.....134
Northern.....218
Notarial.....220
Notated.....158
Notation..... 90
Notice.....132
Notwithstanding 186
Nozzles 168
Numerous.....136

O.

Obligations 86
Obtained.....108
Obtainable.....142
Observed.....100
Occurred..... 36
Octavo.....124
Offered..... 76
Officials.....152
Omitted..... 62
Operator..... 84
Operation.....134
Options.....136
Orchard..... 82
Ordered..... 70
Ordinary.....198
Original..... 36
Originally.....166
Originated..... 36
Ornamental 144
Ostrich.....110
Outfit 60
Outlined 134
Outsiders 106
Outstanding 86
Overcharge..... 28
Overloaded..... 82
Oversight.....144
Overweight.....166
Overwhelming.....128

P.

Pamphlet.....102
Panels 196
Paneled..... 30
Pardon..... 26
Parties.....202
Partnership.....212
Passenger.....174
Patentee.....212
Patterns..... 46
Patrons.....142
Patronage..... 24
Patronized.....144
Pears..... 80
Peddling..... 30
Peerless 116
Pendency 222
Per annum.....216
Percent..... 46
Percentage..... 98
Perceptible 150
Performance.....212
Perishable.....180
Period..... 84
Permitted..... 64
Permanent..... 66
Personal.....178
Personally.....152
Pertaining.....130
Perusal.....144
Phototype.....124
Physician.....208
Pianos..... 54
Pine..... 34
Plaintiff.....210
Planks..... 38
Plantation..... 92
Pocahontas..... 24
Policy.....130
Polished..... 50
Pompeli.....128
Poplar..... 22
Popularity.....136
Portable..... 62
Positively..... 32
Possession.....186
Possibility.....154
Postal-card..... 22
Postmaster.....134
Postal.....172
Postponement 192
Potato..... 82
Practically..... 42
Precaution.....112
Preferred..... 40
Preferring 58
Preference..... 62
Prefer 66
Preferable 80
Premium 48
Premises 106
Prentiss.....104
Prejudice 186
Preliminary 148
Prepared..... 56
Prescribed.....186
Prevent..... 54
Previous..... 46
Previously..... 32

Private.....106
Princess 116
Privileged..... 68
Probability 24
Probably..... 76
Probable..... 138
Probate.....202
Product..... 84
Production..... 80
Professional.....134
Profit..... 58
Profitable..... 82
Prominent..... 66
Promissory.....214
Promoted.....140
Promoters.....152
Prominently.....178
Propagating 212
Proportion..... 36
Property..... 72
Proposition..... 56
Proportionately.....126
Prospects..... 86
Prospectus.....126
Prosecute.....208
Protection 132
Protecting.....162
Protestation.....212
Proven.....226
Provided..... 28
Providence 102
Proximo 192
Publication 142
Pumped..... 62
Puritan 92
Purposes.....200
Pursuant.....224

Q.

Quality 90
Quantity..... 22
Quantities 78
Quarter 94
Quicker 46
Quotation 24

R.

Railway 172
Rapidly 154
Ratified 226
Realizing 134
Receipted 178
Receivership 210
Reciprocate 180
Recollection 64
Recommend 138
Recommendation 84
Recognize 90
Reconsign 36
Reconsideration 164
Records 132
Recover 46
Recourses 194
Rectify..... 52
Recutting 102
Redemption 224
Reddish..... 50
Referred 46
References..... 58
Refinery 98
Reflector.....196
Reflection.....144
Refrigerators 32
Refund..... 40
Refunded 44
Regular 58
Regulator 196
Regulation 196
Rehandling.....160
Rehardening.....102
Rejecting..... 26
Relative 62
Relation 140
Release 134
Released.....222
Reliable 24
Reliance.....132
Remarkably..... 94
Remittance..... 46
Removable 200
Remedy 108
Rendered 106
Rental 106
Repair 46
Replenish..... 66
Replication.....226
Representative..... 24
Represented..... 64
Representation.....140
Reproduction..... 50
Reputable.....154
Requirements 38
Reserve..... 24
Reservoir.....198
Resided.....214
Respective..... 26
Respectively..... 42
Residences.....106
Responsibility..... 84
Resulted.....132
Retail..... 84
Retaining..... 86
Retainer.....208
Retained..... 28
Retarding.....198
Returned 26
Revenue.....176
Right-hand..... 32
Rollers.....162
Rosewood..... 52
Roundhouse 174
Runabout.....198
Rurals 80

S.

Salt..... 26
Sanction..... 58
Sash..... 34
Satisfied 72
Sausage..... 98
Scales..... 30
Scarfs..... 56
Schedule.....164
Scientific.....198
Screenings..... 84
Seasoned..... 22
Search 134
Secondhand 200
Secure 76
Security 148
Securing 46
Select 96
Semi-annually 222
Sender 48
Sentinel 48
Separate 70
Seriously..... 64
Services.....202
Serviceable 202
Settlement 130
Shearing 164
Shelves..... 94
Shingles 34
Shiplap 34
Shippers 84
Shorts..... 40
Shortages 66
Shoulders 202
Shrinkage 98
Signed 48
Sincerely 146
Similarly 174
Sister 134
Situated 74

Situation 26
Sized 104
Sliced 100
Slightly 76
Slightest 66
Smelting 150
Society 132
Solicit 24
Solicitation 66
Solicitor's 222
Solid 100
Source.....130
Southern 26
Specialty..... 22
Specifications..... 44
Specified..... 48
Speculations.....152
Spindle.....104
Specialties.....152
Spiral.....102
Splendid..... 84
Split..... 22
Squares.....102
Star 34
Start 132
Started..... 34
Starch..... 94
Stands.....130
Standard..... 30
Standardized.....108
Statement..... 58
Stalactite..... 60
Stationery 140
Stamped.....178
Stability 132
Steady.....140
Steamfitters.....188
Stearine..... 78
Steamboat 92
Stencil 80
Stipulated.....134
Stipulation..... 56
Stools..... 54
Stopover.....188
Stored..... 28
Storage..... 28
Stubbs 166
Stuff..... 34
Strawberries 86
Straight 134
Stretched 112
Straighten 26
Strips 34
Strictly 96
Structural 170
Submitting 150
Substances 90
Subscription 146
Submitted 38
Subordinate 224
Substitute..... 22
Subtracting..... 68
Successfully..... 70
Suffered..... 46
Sufficient..... 64
Sufficiently 206
Summoned.....224
Superintendent..... 26
Superior..... 90
Superb.....124
Supervision..... 26
Supplied..... 76
Surrender.....204
Surrendered.....134
Suspended.....148
Sustained.....202
Swindled.....152
Switching..... 26
Syndicates.....154
Systematic.....154

T.

Tabulate..... 40
Tank..... 74
Telephone..... 22
Telegram 68
Telegraphed..... 78
Temperature.....196
Temptations.....152
Temporarily..... 84
Tendered..... 28
Tenants.....208
Tensile..... 30
Terrible.....126
Territory 62
Terminal.....172
Tested.....132
Testimony.....208
Testimonials..... 66
Themselves..... 86
Thereon.....130
Thereunder.....134
Third.....148
Thorough..... 32
Thoroughly..... 22
Threaded.....168
Throughout..... 66
Tierces..... 98
Tighten..... 62
Timber..... 22
Tires..... 44
Title.....138
Township.....220
Traffic.....108
Transactions..... 74
Transferred..... 82
Translucent.....118
Transporting.....194
Transportation.....102
Transposed..... 26
Treated..... 72
Treatment..... 86
Transit..... 84
Traveling 186
Tremendous 54
Trimmed 112
Trimoto 198
Trustworthy 200
Tonnage 168
Twisted.....176

U.

Ultimately.....132
Unavoidable..... 64
Unauthorized.....106
Unclaimed.....184
Uncertainty.....150
Unconsigned.....182
Undercut.....104
Underwriters..... 60
Undoubtedly.....108
Unequalled 122
Unfortunately..... 74
Unheard 144
Union..... 92
Unique.....124
Universal.....102
Unloading 176
Unlike 134
Unmade.....166
Unquestionably.....210
Unreasonable..... 66
Unreliable.....128
Unsatisfactory..... 44
Unsurpassed.....154
Untenable.....204
Upholstered.....196

V.

Vacated.....106
Valid.....204
Valued.....170
Valve.....174

Variance..... 42
Various..... 50
Variety..... 86
Variations.....164
Varnished..... 52
Vegetable..... 88
Vehicle.....200
Velour 112
Ventilators 85
Verbal 90
Vertical..... 30
Vesta.....198
Vestibuled.....190
Vibrations.....198
Vicinity..... 54
Village..... 66
Violin..... 50
Violette.....116
Violation.....106
Virtually 164
Volcanic 126
Volume 124
Voluminous..... 52
Voluntary.....220
Voucher..... 40

W.

Wagon..... 48
Wanting.....132
Warehouse.....160
Warranted..... 30
Warranty.....220
Waybills.....180
Wedding.....118
Western..... 78
Wheels..... 44
Whereas 184
Wherein 40
Wholesale..... 86
Widower.....216
Widths.....164
Wines..... 94
Windows..... 40
Windlass..... 32
Winter's..... 24
Winnebago 116
Wired..... 26
Withdrawal.....200
Withheld..... 28
Withdraw..... 84
Within.....132
Witness.....208
Witnesseth 212
Women's..... 70
Wonderful..... 64
Workmanship.....56
Worthy.....134
Worthless.....206
Wreaths.....110

S0-DLR-313